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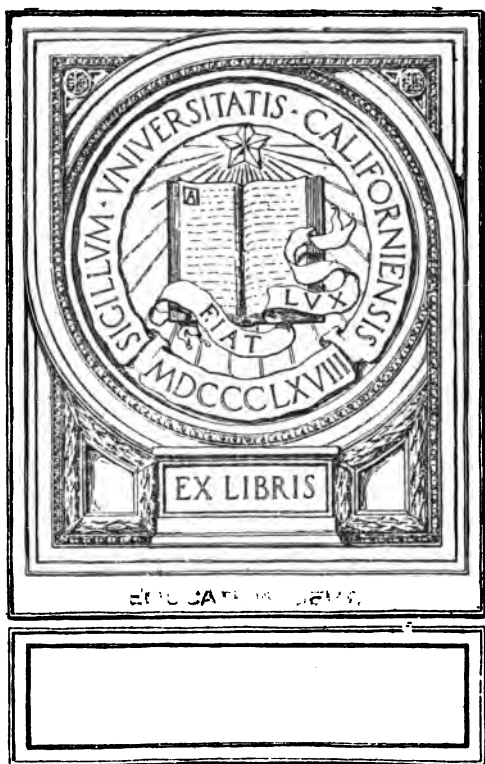
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Business Letters

Form and Technique



Charles A. Glover
9/29/17.

BUSINESS LETTERS

HOW TO WRITE THEM

UNIV. OF
CALIFORNIA

BUSINESS LETTERS

HOW TO WRITE THEM

BY

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INTRODUCTORY

The ability to write a good business letter is an accomplishment highly prized in the modern business world. Many great houses depend upon their correspondence for their business. In such cases the letter-writers are most important factors in the organization. Innumerable occasions arise when a business house would give almost anything for a "good letter" to suit the occasion. Thousands of business men are striving continuously to improve the style and character of their letters. For all these reasons, Business Correspondence is a desirable subject of study. It can be made to pay large dividends on a small investment of time and labor. The young man who can write a good letter soon becomes a marked man, if not a man of mark. He is sure to be a "picked" man; and if he continues to cultivate the accomplishment, he may reap large rewards.

—THOMAS H. RUSSELL.

CONTENTS

	PAGE
Abbreviations, uses of.....	43
Names of the States.....	44
Names of the Months.....	44
Commercial Terms.....	45
Acknowledging Orders.....	64
Acknowledging Remittances.....	65
Adjustment Letters.....	103
Capitalization.....	48
Collection Letters.....	111
Composition of the Letter.....	17
Unity of the Sentence.....	17
Clearness.....	20
Position of Adverbs and Adjectives.....	20
Position of Phrases and Clauses.....	21
Position of Correlative Conjunctions.....	22*
Antecedent of the Personal Pronoun.....	22
Repetition of Important Elements.....	22
Miscellaneous Principles.....	24
Effectiveness.....	30
Parallelism.....	30
Repetition for Emphasis.....	30
Repetitions to be Avoided.....	30
Brevity.....	32
The Conversational Style.....	32
Tone and Individuality.....	33
Compound Words.....	38
Enclosures.....	65
Envelope Address.....	13
Figures, uses of.....	47
Folding.....	12
Letters Ordering Goods.....	62
Letters of Recommendation.....	67
Letters of Introduction.....	68
Letters of Application.....	70
Mechanical Make-up.....	59
Paragraphing.....	58

CONTENTS

	PAGE
Parts of a Letter.....	1
The Heading.....	1
The Introductory Address.....	4
The Salutation.....	5
The Complimentary Close.....	9
The Signature.....	10
Punctuation.....	48
The Comma.....	50
Series of Words or Phrases.....	50
Transposed Phrases and Clauses.....	50
Parenthetical Words and Phrases.....	51
Intermediate Expressions.....	51
Nouns in Apposition.....	52
Nouns of Address.....	52
Compound Sentences.....	52
Adverbial and Relative Clauses.....	53
Omission of the Verb.....	53
Complex Subject.....	53
Quotations.....	54
Ambiguity.....	54
Words or Phrases in Pairs.....	54
Contrasted Words or Phrases.....	54
The Semicolon.....	54
The Colon.....	55
The Period.....	56
The Interrogation Point.....	56
The Exclamation Point.....	57
The Dash.....	57
Quotation Marks.....	57
Sales Letters.....	75
Art of Securing Attention.....	78
Arousing Interest and Holding It.....	84
How to Create Desire.....	89
The Close—How to Get Action.....	96
Subscriptions.....	64
Syllabication.....	42
Titles, uses of.....	6
Official Position.....	7
Official Titles.....	7
Doubling Titles.....	8

THE PARTS OF A LETTER

Custom requires that the business letter shall follow certain prescribed forms, and any deviation from these is likely to create an unfavorable impression.

The business letter consists of six distinct parts, each of which merits careful study. These are—

1. The heading.
2. The introductory address.
3. The salutation.
4. The body.
5. The complimentary close.
6. The signature.

The Heading

The heading consists of the address of the writer and the date. If the writer's address is a large city, the heading should contain the street and number, or the post-office box. If the address is a small place, the name of the county should be given. If the letter is written from a club, college, hotel or the like, the heading should contain this information.

Position of the heading.—The heading should begin at least two inches from the top of the page, and should not extend to the left of the middle of the page, nor beyond the right-hand margin. It may occupy one, two, or even three lines, depending upon the width of the page and the information given. When the heading requires more than one line, the date, consisting of the month, the day of the month, and the year, is written on the last line.

Punctuation.—The parts of the heading are separated by commas, and a period is placed at the end. Observe that no comma is used between the month and the day of

<i>Letterhead</i>	HAMPSHIRE PAPER COMPANY MAKERS OF OLD HAMPSHIRE BOND SOUTH HADLEY FALLS, MASS.
<i>Date</i>	March 20, 1916.
<i>Introductory address</i>	Mr. Henry J. Cameron, Manager, Acme Mfg. Company, Portland, Oregon.
<i>Salutation</i>	Dear Sir:
<i>Body of the letter</i>	There is just one more point in connection with Old Hampshire Bond that we should like to take up with you. Don't lose the perspective. Don't consider that because the amount of stationery you use is large that you can't afford Old Hampshire Bond. If Old Hampshire is profitable to a concern writing five letters a day, it is ten times more so where fifty letters are written. You see all the letters, but the man you are writing to sees but one of them. And suppose he is just the man you want most to influence. If the request meets your approval, we should appreciate an expression from you regarding Old Hampshire Bond.
<i>Complimentary close</i>	Yours very truly,
<i>Signature</i>	Hampshire Paper Company,

the month, or between the number and the name of the street. Observe also that a period is placed after all abbreviations, and that when an abbreviation comes at the end of any part except the last, it is followed by a period and a comma.

The following models illustrate the correct forms for the heading of a letter:

(1)

Lynn, Mass., March 24, 1916.

or

Lynn, Massachusetts,
March 24, 1916.

(2)

1224 Woodward Avenue,
Detroit, Michigan,
Feb. 5, 1915.

(3)

University of Michigan,
Ann Arbor, Michigan,
May 4, 1916.

(4)

Box 351, Atlanta, Ga..
June 24, 1915.

Notes

1. The name of the city should never be abbreviated. The name of the state, if long, may be abbreviated. Ohio, Iowa, Maine, Idaho, Utah, and Oregon should not be abbreviated.

2. *Th*, *st*, and *d* should not be used in the heading after the day of the month. Write *July 24, 1915*, not *July 24th, 1915*.

3. The date should be written in full; as, *July 24, 1916*, not *7/24/16*, nor *July 24, '16*.

4. May, June, and July should not be abbreviated. The other months may be abbreviated, but generally it is better to write March, April, and August in full.

5. When a letterhead is used, the date should, as a rule, be written about two spaces—one-third of an inch—below the last line of the letterhead. The date should not be written on a line with the last line of the letterhead, because it destroys the symmetry of the letterhead, and because the typewritten part does not harmonize with the printed part.

Exercise 1

Write the following headings, referring to the models for the proper position, arrangement, punctuation, and capitalization:

1. arcanum ohio april 15 1916.
2. 1245 east main st may 2 1916 jackson michigan.
3. grayson county galax may 22 1915 virginia.
4. albany n y box 431 aug 21 1915.
5. detroit mich 314 majestic building june 24 1915.
6. june 18 masonic temple 1915 st louis missouri.

The Introductory Address

The introductory address consists of the name and title, and the address of the person to whom the letter is written. It may consist of two, three, or even four lines. In business correspondence it precedes the body of the letter and should begin from six to nine spaces—one to one and one-half inches—below the date line. In social and official correspondence, it is placed below the body of the letter, beginning at the left-hand margin.

The following models illustrate the correct forms for the introductory address:

(1)

Mr. W. L. Wallace,
Philadelphia, Pa.

(2)

Mr. Henry B. Joy, President,
Packard Motor Car Company,
Detroit, Michigan.

(3)

Messrs. McQuillan & Harrison,
Jackson, Michigan.

(4)

The Lammers-Shilling Co.,
Chicago, Ill.

(5)

Messrs. E. P. Dutton & Co.,
661 Fifth Avenue,
New York, N. Y.

Punctuation.—A comma should be placed at the end of each line of the introductory address except the last, which should be followed by a period. If a title, such as Secretary, President, or Manager, is used after the name, a comma should be placed between the name and the title.

Notes

1. The second line of the address should be indented the same as the first line of each paragraph—either five or ten spaces on the typewriter. If the address consists of three lines, the third line should begin a corresponding distance to the right of the second line.

2. The form shown in Model 5, called the block style, is now used quite extensively. While this form saves a little time, many use it only in letters in which no indentations are made for paragraphs.

The Salutation

The salutation is the term of respect or courtesy used to introduce the letter. It is placed below the address and is begun at the left-hand margin. The choice of the salutation depends on the degree of familiarity existing between the correspondents.

The following models illustrate the correct forms for the introductory address and the salutation:

(1)

Mr. John H. Benson,
Chicago, Illinois.

Dear Sir:

(2)

Miss Mary Littler,
Denver, Colorado.

Dear Madam:

or

Dear Miss Littler:

(3)

The Galax Hardware Company.
Galax, Virginia.

Gentlemen:

Punctuation.—The salutation is followed by a colon. A colon and a dash, or a comma and a dash may be used, but the colon is preferable.

Notes

1. The proper salutation of a purely business letter is *Dear Sir* or *Gentlemen*. *Dear Sirs*, once considered good usage, is now obsolete. Where a cordial relation exists, it is permissible to use *My dear Sir* or *Dear Mr. Blank*.

2. *Sir* or *Sirs* is used only in official or very formal correspondence.

3. The salutations, *Dear Friend*, *My dear Friend*, *Dear Hall*, etc., show affectionate regard, and should be confined to social letters.

4. When addressing a woman, either married or unmarried, the correct salutation is *Dear Madam*. If, however, the person addressed is a girl known to be in or just past her teens, it is better to use the name; as, *Dear Miss Blank*. In addressing a married woman, *Dear Mrs. Blank* may be used even when there is only a slight acquaintance.

5. In addressing a firm or other group of women, *Ladies* is the proper salutation.

6. Observe that *dear* is capitalized only when it is the first word of the salutation.

Titles

Courtesy, as well as custom, requires that a title be used either before or after every name, except when writing to a corporation or a society. It is a mark of respect that should never be omitted, especially when addressing an individual.

Titles of courtesy.—The titles of courtesy that are used in the address of business letters are *Mr.*, *Messrs.*, *Esq.*, *Miss*, *Misses*, *Mesdames*, *Dr.*, *Rev.*, *Prof.*, and *Hon.*

Mr. is applied to all men who have no other distinctive title; as, *Mr. Paul G. Henderson*.

Messrs., the abbreviation of *Messieurs*, the French for *Gentlemen*, is the correct title to use when addressing two or more men engaged in business under a name that, in some way, implies the personal element; as, *Messrs. Lyons & Carnathan*; *Messrs. J. C. Matthews & Co.*; *Messrs. John L. Harrison & Sons*. It is also used in addressing two or more men not associated in business; as, *Messrs. Brown, Hamlin, and Jennings*. It should not, however, be used where the word *the* may be placed before the firm name; as, (the) *J. C. Matthews Company*, not *Messrs J. C. Matthews Company*.

Esq., the abbreviation of *Esquire*, is a title given especially to lawyers and justices of the peace, but it may be applied to any man as a mark of respect; as, Thomas E. Barkworth, *Esq.*

Miss is the title given to an unmarried woman. It is not an abbreviation, and should not, therefore, be followed by a period; as, *Miss* Fannie Ward. The plural of *Miss* is *Misses*; as, *Misses* Mary and Kate Harrison, or the *Misses* Harrison.

Mrs., the abbreviation of *Mistress*, is the title applied to a married woman; as, *Mrs.* John C. Smith.

Mesdames, sometimes abbreviated *Mmes.*, is the title used in addressing two or more married women; as, *Mesdames* Shaw and Walker.

Dr. is the title applied to those who hold a doctor's degree in medicine, dentistry, literature, theology, or philosophy; as, *Dr.* A. B. Robinson.

Rev., the abbreviation of *Reverend*, is the title given to clergymen; as, *Rev.* Ames Maywood.

Prof., the abbreviation of *Professor*, is the title given to those who hold professorships in colleges and universities; as, *Prof.* Charles W. Eliot.

Hon., the abbreviation of *Honorable*, is the title given to men who hold or have held important positions in the national, state, or city government; as, *Hon.* Woodbridge N. Ferris.

Titles of official position.—Titles designating official position, such as *Manager*, *President*, *Secretary*, *Superintendent*, etc., should be placed on a line with the name, for the reason that it adds to the degree of courtesy and also avoids making the second line of the address too long. If, however, the name or the title is long, the title may, in order to preserve the balance of the introductory address, be placed on the second line or on a line by itself. Such titles should not be abbreviated unless space requires it.

Wrong: Mr. W. W. Stephens,
Vice-President, Stephens-Adamson Mfg. Co.,
Aurora, Illinois.

Right: Mr. W. W. Stephens, Vice-President,
Stephens-Adamson Mfg. Co.,
Aurora, Illinois.

Official titles.—In addressing the President, Vice-President, Speaker of the House of Representatives, members

of the Cabinet, and judges of the Supreme Court, it is customary to address the office rather than the individual; thus, *To the President, White House, Washington, D. C.* *Sir* or *Mr. President* is the proper salutation. With the exception of the president, some, however, prefer to address the individual rather than the office; as, *To the Hon. Robert M. Lansing, Secretary of State, Washington, D. C.*

In addressing Cabinet officers, Senators, Members of Congress, Governors, Lieutenant Governors, judges and mayors, use *Hon.*; as, *Hon. Charles E. Townsend, United States Senator, Washington, D. C.* The proper salutation is *Sir*. *Dear Senator* or *My dear Senator* may be used if the writer is acquainted with the person addressed.

Doubling titles.—It should be observed that a title of courtesy should not be used after a name when a similar title precedes the name; thus, *Mr. John Brown*, or *John Brown, Esq.*, not *Mr. John Brown, Esq.* It is, however, correct to use a title of courtesy before a name and an academic or an official title after the name; as, *Prof. J. C. Millman, Ph. D.*; *Mr. C. O. Harmon, Manager*. When addressing a clergyman whose Christian name or initials are unknown, it is correct to use the two titles *Rev.* and *Mr.* or *Rev.* and *Dr.*; as, *Rev. Mr. Maywood*; *Rev. Dr. Pool*.

Exercise 2

Write the following introductory addresses, using appropriate titles and salutations. Arrange, capitalize, and punctuate according to the models:

1. c. w. camp (a manufacturer) fargo north dakota.
2. james m adams (a lawyer) webb block jackson mich.
3. a c mills and j w main (partners in business) erie pa.
4. ames maywood (a clergyman) cincinnati ohio.
5. alice m woodson (wife of J. M. Woodson) wheeling w va.
6. bliss and sons (merchants) sumner iowa.
7. claude a swanson (United States Senator) washington d c.
8. helen white (a young lady) dallas texas.

9. c m fleming (Instructor in Mathematics, Technical High School) indianapolis ind.
10. john c smith (doctor of medicine) butte mont.

Exercise 3

Write the following headings and introductory addresses, using appropriate titles and salutations. Arrange, capitalize, and punctuate according to the models:

1. butte mont dec 15 1915 harold m johnson memphis tenn.
2. university building chicago ill oct 25 1915 c f holland secretary chamber of commerce jackson mich.
3. july 15 1916 atlanta ga 425 washington ave c m miller president miller mfg company lincoln neb.
4. st charles minn box 36 sept 5 1914 a w smith cashier first national bank la crosse wis.
5. philadelphia pa nov 16 1915 a w shaw company chicago ill.
6. hutchinson kans march 23 1915 wilson haines & co denver colo.
7. 1243 elm ave indianapolis ind feb 23 1916 carter & price (a firm composed of unmarried women) hartford conn.
8. omaha neb may 14 1915 martin & jones (a firm composed of married women) huntington w va.

The Complimentary Close

The complimentary close consists of those words of courtesy or respect that follow the body of the letter and precede the signature. It should begin about the middle of the page, but may be shifted either to the right or the left so that the signature, which usually begins five spaces to the right of the complimentary close, will end even with the right-hand margin.

In business correspondence the forms that have the sanction of good usage are *Yours truly*, *Yours very truly*, *Truly yours*, *Very truly yours*, etc.

When addressing superiors or high officials, use *Respectfully*, *Yours respectfully*, *Respectfully yours*, *Very respectfully*, etc.

In social correspondence, *Yours sincerely*, *Yours very sincerely*, *Cordially yours*, *Faithfully yours*, etc., are the

appropriate terms. These may also be used in business correspondence when a cordial relation exists between the writer and the person addressed.

The complimentary close should always be in harmony with the salutation. For instance, if the salutation is *Dear Sir, My dear Sir, Dear Madam, Dear Miss Blank*, etc., the appropriate complimentary close is *Yours truly, Yours very truly, Very truly*, or *Very truly yours*. If the salutation is *Dear Friend, My dear Friend, Dear John*, etc., the appropriate complimentary close is *Yours sincerely, Sincerely yours, Cordially yours*, etc. If the salutation is *Sir*, the appropriate complimentary close is *Yours respectfully, Respectfully yours, Very respectfully*, etc.

Punctuation.—The complimentary close is followed by a comma. Only the first word should begin with a capital letter.

The Signature

The signature is the name of the writer or of the firm or corporation of which he is a part or a representative. An individual signature should be written with a pen. Firm names are usually typewritten and followed by the signature or the initials of the person responsible for the letter, together with such word or words as indicate his official capacity.

The signature is written below the complimentary close, beginning at such a point that it will end at the right-hand margin.

When writing to a stranger, a woman should always prefix the title *Miss* or *Mrs.* in parenthesis, so that a reply may be properly addressed; as, (Miss) Alice Brown; (Mrs.) John Dickinson.

A married woman generally uses her husband's name; as, (Mrs.) Henry M. Stone. If, however, she prefers to sign her own name, she should also write her husband's name in parenthesis, either directly under her signature or below

at the left; as, Mary E. Stone (Mrs. Henry M. Stone). A widow generally uses her Christian name; as, (Mrs.) Anna M. Hunter.

A woman should never use her husband's title. The wife of a doctor or a minister, for example, uses the name of her husband without his title; as, *Mrs.* C. J. Smith, not *Mrs. Dr.* C. J. Smith, nor *Mrs. Dr.* Smith.

The following models illustrate the correct forms for the complimentary close and the signature:

(1).

Yours very truly,

J. C. Cooper

(2)

Very sincerely yours,

(Miss) Eva Moore

(3)

Yours very truly,

STANDARD TYPEWRITER COMPANY,

C. F. Smith

President.

(4)

Very truly yours,

THE AMERICAN TRUST COMPANY.

By *A. J. James*

(5)

Yours very truly,

THE MILES MANUFACTURING COMPANY,

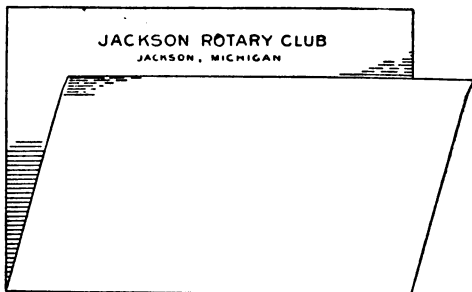
N. O. Wilson

Secretary.

Folding

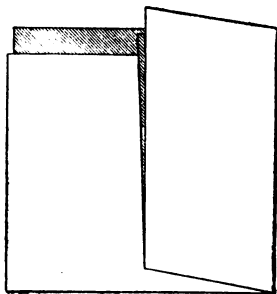
Sizes of paper.—Business stationery comes in three sizes; standard, half-sheet, and two-fold.

The standard size, $8\frac{1}{2}$ x 11 inches, is folded as follows:



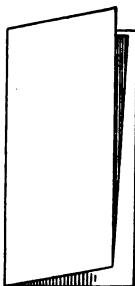
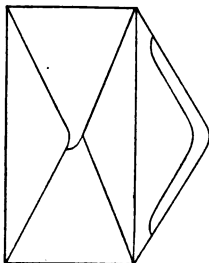
(1) Fold the paper from the bottom so as to leave a margin of about one inch at the top—sufficient, if possible, to leave the firm name visible; (2) crease at the fold, being careful to keep the side edges

exactly even; (3) turn the paper so that the folded edge will be at your left; then fold from you a little less than one-third the width of the sheet; (4) fold the left-hand edge toward you, observing that the left and right-hand folds are of the same width, a little less than one-third the width of the sheet.



Inserting.—Hold the envelope in the left hand, with the flap opening toward the right; then take in your right hand the letter as it lay after folding, inserting the

edge that was last folded.



The two-fold size, $7\frac{1}{4}$ x $10\frac{1}{2}$ inches, is folded as follows: Fold the bottom from you a little less than one-third the length of the sheet; fold the same width of the top toward you, and insert the edge that was last folded.

The Envelope Address

The envelope address consists of the name and title, and the address of the person to whom the letter is written, which should be identical with the introductory address. In addition, it should include the street address or the post-office box when the town is large, the county when the town is small, and the rural route if required.

Position of the envelope address.—The first line of the envelope address should be a little below the middle of the envelope, commencing far enough to the left so that the space at the left of the name will be about twice the space at the right of the name. Each subsequent line of the address should begin from one-half to one inch to the right of the preceding line.

When addressing envelopes with a pen, the name and title should be written on the first line, the name of the city on the second, and the name of the state on the third. When addressing on the typewriter, the name of the city and state are generally written on the same line, in which case some prefer to put the street address on the second line and the city and state on the third line.

The street address, the county, the box number, the name of the person in whose care the letter is sent, the words *General Delivery*, *Transient*, or any other special directions belong to the lower left-hand corner of the envelope.

The parts of the envelope address are sometimes arranged as shown in Illustration No. 4. This form saves a little time, but it should be used only when the block style is used in the letter.

Punctuation.—A comma should be placed after each line of the envelope address, except the last, which is followed by a period. When the city and state are written on the same line, they should be separated by a comma. If a title follows the name, it should be separated from the name by a comma.

ILLUSTRATION 1

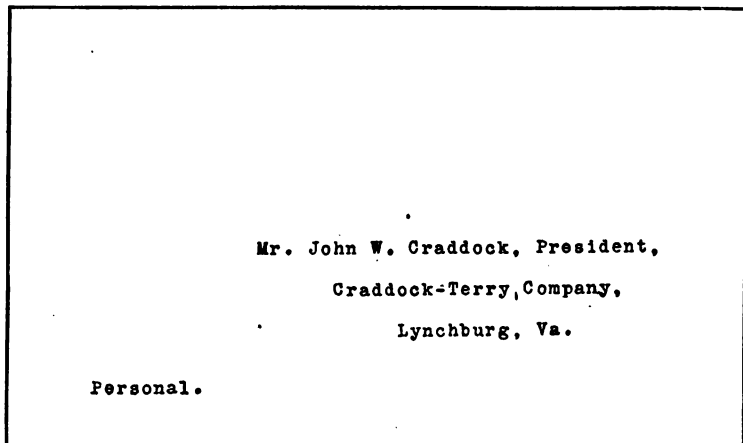
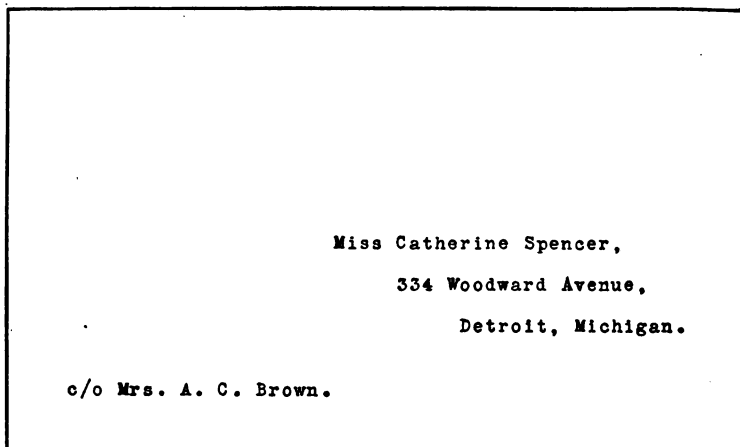


ILLUSTRATION 2



NOTE.—Some prefer to omit the punctuation at the end of the lines, except periods after abbreviations. This should be done, however, only when the punctuation marks are omitted after each line of the heading and of the introductory address.

ILLUSTRATION 3

Messrs. George C. Woolson & Co.,
Buffalo, N. Y.

120-122 W. 32d St.

ILLUSTRATION 4

Mr. S. C. Parry, President,
Parry Manufacturing Company,
Indianapolis, Indiana.

Notes

1. Do not use the sign # or No. before the street address or the post-office box.

2. When the name of the street is a number, and the house number immediately precedes it, the number of the street should be spelled out; as, *126 Fourth Street*, not *126 4th Street*.

3. Capitalize *street, avenue, square, park, boulevard, etc.*, and spell out in full when they occupy the second line of the address, unless the length of the line requires that they be abbreviated.

4. In the well-balanced address, the second line should end approximately five spaces to the left or to the right of the end of the first line. To accomplish this, it is sometimes necessary to spell out the name of the state, while in other cases, it is necessary to abbreviate it. Avoid, if possible, having the second line end even with the first line.

5. When addressing envelopes with a pen, the abbreviations of the names of the states should be written with care. It is better to spell the name of the state in full, unless it is long, such as *Massachusetts, Pennsylvania, etc.*

Exercise 4

Write the following addresses on pieces of paper the size of the ordinary business envelope, using appropriate titles. Arrange and punctuate according to the models:

1. John J. Hill Sumner Iowa.
2. James A. Tawney (ex-Congressman) Winona Minn.
3. F. J. Simpson (lawyer) 146 5th Ave. Chattanooga Tenn.
4. Robb & Robb 272-282 Southern Building Washington D. C.
5. National Envelope Company Cincinnati Ohio.
6. O. H. Blackman care of Blackman-Ross Company 10 E. 33d Street New York City N. Y.
7. S. C. Parry President Parry Manufacturing Co. Indianapolis Indiana.
8. Elliott-Fisher Company 13 Cedar Street Harrisburg Pennsylvania
9. Frank W. Judson Secretary Midland Glass and Paint Co. Eleventh and Howard Streets Omaha Nebraska.
10. George W. Carlton Box 621 Cleveland Ohio
11. Elizabeth Cushing (unmarried) Vassar College Poughkeepsie N. Y.
12. Alice and Kate Anderson (unmarried) Surrey County Dobson North Carolina.
13. Peter H. Henderson Transient Hutchinson Kansas.
14. George Gray Williams Bangor Maine General Delivery.
15. Joseph E. Harvey Manager Harvey Adjustment Bureau Pocatello Idaho.
16. Montgomery Ward & Co. Chicago Ill.

COMPOSITION OF THE LETTER

Mastery of the principles of the form and arrangement of the business letter is a very simple matter—so simple that there is no reason why any one should be deficient in this phase of the subject. But the composition of the business letter requires both study and practice. The successful letter writer must not only possess a thorough knowledge of grammar, punctuation, and capitalization, but he must also know words and how to use them to make the reader take his view of the matter.

The language used should be as nearly conversational as possible. Simple words should be used where such words will express the meaning, and as a general rule, short sentences are to be preferred to long ones. Of course the sentences will and should vary in length. Too many short sentences give an abruptness that is unpleasant; long, involved sentences are more difficult for the reader to comprehend, and, generally, less convincing. They are not objectionable, however, when they are logically built up, but they are likely to lack the quality of unity.

Unity of the Sentence

Unity requires that a sentence should contain but one central idea.

1. Two or more statements not closely and logically related with one another should not be combined in one sentence.

Original: This bank closes at 4 p. m., and pays 4% interest on deposits.

Improved: This bank closes at 4 p. m. It pays 4% interest on deposits.

2. Avoid long compound sentences consisting of several statements connected with *ands*, *buts*, etc.

Original: Nearly two weeks ago we sent you an order for goods, but we have received no reply, and as we are in urgent need of these goods, we should like to hear from you at once, and in the future, when we send you orders, please acknowledge them promptly and save us much annoyance.

Improved: Nearly two weeks ago we sent you an order for goods, but we have received no reply. As we are in urgent need of these goods, we should like to hear from you at once. In the future, when we send you orders, please acknowledge them promptly.

3. Unite in one sentence phrases, clauses, and sentences that are closely and logically related with one another in thought.

Wrong: It offers a course for those who wish to study painting. At the same time affording an opportunity for literary study.

Right: It offers a course for those who wish to study painting, at the same time affording an opportunity for literary study. Or,

It offers a course to those who wish to study painting, and at the same time affords an opportunity for literary study.

Wrong: We are sending you our art catalogue. On the last page of which you will find the price of our regular 10-inch machine quoted at \$100.

Right: We are sending you our art catalogue, on the last page of which you will find the price of our regular 10-inch machine quoted at \$100.

Wrong: Your claim has not been approved by our auditing committee. There being further information necessary.

Right: Your claim has not been approved by our auditing committee, there being further information necessary.

4. Do not join one thought to a preceding thought by *and*, *but* or *or* unless the two thoughts are of equal value. In other words, put subordinate thoughts into subordinate grammatical forms.

Original: This is a difficult piece of work, and it is necessary to be careful.

Improved: As this is a difficult piece of work, it is necessary to be careful.

Original: She did not wish to displease so good a customer, so she accepted the goods returned.

Improved: As she did not wish to displease so good a customer, she accepted the goods returned. Or,

Not wishing to displease so good a customer, she accepted the goods returned.

5. Do not join a relative clause to a principal clause by *and* or *but*.

Wrong: We have assigned the territory to our Mr. Stillson, a native of that state, and who is familiar with the conditions there.

Right: We have assigned the territory to our Mr. Stillson, a native of that state, who is familiar with the conditions there. Or,

We have assigned the territory to our Mr. Stillson, who is a native of that state, and who is familiar with the conditions there.

NOTE.—*And* before the relative clause in the last sentence is correct, for the reason that it connects the two relative clauses.

6. Avoid using clauses in an overlapping construction; that is, with the second depending on the first, the third on the second, etc.

Original: You will remember they returned your check when you took off the 2%, which was paid about sixty days from date, which was in violation of the terms of sale.

Improved: You will remember they returned your check when you took off the 2% in violation of the terms of sale.

Exercise 5

Correct the following sentences, and give your reason for each correction:

1. We are in receipt of your order of the 25th, and it is much appreciated, and we thank you for it.

2. As you requested, I am sending the work of as many students as possible, and you will find some of the work very good while some is very poor.

3. About a year ago we arranged for a firm in San Francisco to act as our agents, and to whom we shipped a quantity of your books.

4. We hope that you will give us an opportunity of serving you again. In which case we are certain the order will be filled in a manner that will meet with your approval.

5. We can not account for this mistake, and we are always careful about such matters.

6. This machine is becoming very popular, and it is simple in construction, durable, and easy to operate.

7. An old-line life insurance company does business on a so-called legal reserve basis. Its rates of premium being computed according to an established and accepted mortality table.

8. We thank you for your co-operation, as we certainly do need a lot of applicants at this time, as we have so many more calls than we are able to fill.

9. I believe that the candidates nominated by the board and who are not now trustees of the company will strengthen the institution.

10. We have a heavy payment to provide for on the 15th instant, and would like to have the benefit of your remittance to apply against it and hope that it will be possible for you to accommodate us at this time.

Clearness

Clearness treats of the proper use and arrangement of words, phrases, and clauses. It is the first requisite of every sentence. A sentence may be grammatically correct, yet its elements may be so placed that the meaning can not be definitely determined, or the meaning conveyed may be entirely different from that intended. For example, the sentence, "I met your brother going to town yesterday," leaves one in doubt as to who was going to town. But when written, "On my way to town yesterday, I met your brother," or "I met your brother on his way to town," the meaning is perfectly clear.

Position of adverbs and adjectives.—Place adverbs and adjectives where they will modify the word intended

Original: I should like to see you *very much*.

Improved: I should like *very much* to see you.

Original: We have a fine line of *elegant* children's suits at low prices.

Improved: We have a fine line of children's *elegant* suits at low prices.

Caution

The word *only* requires special care, for the reason that no other word in the English language is so often misplaced. As a general rule *only* should be placed immediately before the word, phrase, or clause that it modifies.

Thus, in the sentence, "I *only* saw your brother for a moment," *only* modifies *saw*, and conveys the idea that I saw him, but did not speak to him, while evidently the meaning intended is that I saw your brother *only* for a moment, no longer.

When no ambiguity would arise (as at the end of sentences), *only* may be placed after the word it modifies; as, "He spoke to me *only*."

Position of phrases and clauses.—Phrases and clauses, like words, should be so placed that they will convey the meaning intended.

| Original: He said that he visited one creamery that was manufacturing a great deal of ice cream, *in order to learn something about the business*.

Improved: He said that *in order to learn something about the business*, he visited one creamery that was manufacturing a great deal of ice cream.

1. Place the participle as near as possible to the word it modifies.

Original: I looked through a window, and saw a man, on my way home, *reading a book*.

Improved: On my way home, I looked through a window and saw a man *reading a book*.

2. Place the relative pronoun as near as possible to its antecedent.

Original: The fruit came in a small wooden box, *which we ate*.

Improved: The fruit, *which we ate*, came in a small wooden box.

When the meaning would not be obscure, the relative clause may, for smoothness, be placed at some distance from its antecedent; as, "He jests at scars, *who never felt a wound*."

3. When a subordinate clause is introduced by *if*, *when*, *as*, *while*, *though*, *although*, etc., force is often gained by placing it before the principal clause. This is especially true in long sentences.

Original: I should be delighted to introduce you to my friends, and to show you the objects of interest in our city and the beautiful scenery in the neighborhood, *if you were here*.

Improved: *If you were here*, I should be delighted to introduce you to my friends, and to show you the objects of interest in our city and the beautiful scenery in the neighborhood.

4. In conditional sentences, the subordinate clauses should be kept distinct from the principal clauses.

Original: The expectations of the parents are disappointed *if the children do not work hard*, and money is wasted.

Improved: *If the children do not work hard*, the expectations of the parents are disappointed, and money is wasted.

Position of correlative conjunctions.—Place correlatives before the same parts of speech.

Original: He *not only* gave me good advice, *but* he helped me financially.

Improved: He *not only* gave me good advice, *but* helped me financially.

Original: He shall *either* leave or I will.

Improved: *Either* he shall leave or I will.

Antecedent of the Personal Pronoun.—Make the antecedent of personal pronouns clear.

Original: The boy assured his father that he was right.

Improved: The boy said to his father, "You are right."

Or, The boy said to his father, "I am right."

Original: This law will be tolerated by the new party only so long as *it* is perfectly harmless.

Improved: This law will be tolerated by the new party only so long as *the law* is perfectly harmless.

In sentences of this kind, when the antecedent can not be repeated, report the conversation in the form of a direct quotation.

Repetition of important elements.—While prepositions, conjunctions, etc., may often be omitted, they should be repeated in the following constructions.

1. The preposition should be repeated when its objects are separated by an intervening phrase, or by a verb and its object.

Original: He forgets the gratitude that he owes to those that helped him when he was poor and uninfluential, and John Smith in particular.

Improved: He forgets the gratitude that he owes to those that helped him when he was poor and uninfluential, and *to* John Smith in particular.

The first sentence might be construed to mean that he forgets the gratitude that he owes to those that helped him and helped John

Smith. The second sentence means that he forgets the gratitude he owes to those that helped him and the gratitude he owes to John Smith in particular.

2. When two words connected by a conjunction are such as to require different prepositions after them, both prepositions should be expressed.

Original: I had no confidence or respect *for* him.

Improved: I had no confidence *in* or respect *for* him.

3. When two or more infinitives are used in the same construction, the sign *to* should be repeated when they are separated by a number of intervening words.

Original: It would have been no surprise to hear the bark of a raccoon, or see the eyes of a wildcat gleaming through the leaves.

Improved: It would have been no surprise to hear the bark of a raccoon, or *to* see the eyes of a wildcat gleaming through the leaves.

4. Repeat the article when the reference is to more than one person or thing, if the meaning would not otherwise be clear.

Original: The secretary and treasurer shall be elected for a period of three years.

Improved: The secretary and *the* treasurer shall be elected for a period of three years.

The first sentence implies that one person shall be both secretary and treasurer, while the second sentence implies that there are two persons, one secretary and the other treasurer.

5. When *that*, *who*, *when*, *where*, *if*, etc., introduce a series of clauses, repeat the connective before each member of the series.

Original: He said that he would be here soon, and he would then take the matter up with us more in detail.

Improved: He said that he would be here soon, and *that* he would then take the matter up with us more in detail.

Original: We have assigned the territory to our Mr. Stillson, who is a native of that state himself, is familiar with the conditions there, and will remain there for sometime to come.

Improved: We have assigned the territory to our Mr. Stillson, who is a native of that state himself, *who* is familiar with the conditions there, and *who* will remain there for some time to come.

6. Repeat the common subject of several verbs when any word comes between that is capable of being a subject.

Original: I shall be disappointed if he does not fulfill his engagements with me, and will endeavor to make other arrangements.

Improved: I shall be disappointed if he does not fulfill his engagements with me, and *I* shall endeavor to make other arrangements.

7. Do not omit a principal or an auxiliary verb in one clause unless the form understood is the same as the form expressed in the other.

Original: I shall feel, as I always have, that he is in the wrong.

Improved: I shall feel, as I have always *felt*, that he is in the wrong.

Original: The flowers were in bloom, and the grass green.

Improved: The flowers were in bloom, and the grass *was* green.

8. Repeat any form of the verb *to be* when it is used as a principal verb in one clause and as an auxiliary in another.

Original: She was the cynosure of all eyes, and admired by every one present.

Improved: She was the cynosure of all eyes, and *was* admired by every one present.

Miscellaneous principles.—Express clearly the subject of a participle.

Original: *Standing* on the seashore, two vessels are seen moving in opposite directions.

Improved: *Standing* on the seashore, *I* saw two vessels moving in opposite directions.

2. When the subject consists of a series of words, phrases, or clauses, force is gained by using some summarizing word, such as *these*, *all*, etc.

Original: Cotton and gold, banks and railways, crowded ports and populous cities are not the elements that constitute a great nation.

Improved: Cotton and gold, banks and railways, crowded ports and populous cities—*these* are not the elements that constitute a great nation.

3. In making a comparison in the comparative degree, the person or thing compared, should always be excluded

from the class to which it belongs, by the use of *other* or some similar expression.

Original: He is taller than any member of his class.

Improved: He is taller than any *other* member of his class.

4. In making comparisons in the superlative degree, the word *other* should not be used, because it would exclude the person or thing compared.

Original: This paper has the largest circulation of all the *other* papers in the city.

Improved: This paper has the largest circulation of all the papers in the city.

5. Avoid the use of superfluous words.

Original: I do not like it, but I know of no *other* alternative.

Improved: I do not like it, but I know of no alternative.

6. Avoid the use of inappropriate words.

Original: We had an *awfully* nice time.

Improved: We had a very nice time.

Exercise 6

Correct the errors in the following sentences in accordance with the rules given under the corresponding headings:

Position of Adverbs and Adjectives

1. I only saw him once after that.
2. I never expect to see him again.
3. He is an unquestioned man of genius.
4. He only offered me fifty dollars for it.
5. His store is only open in the forenoon.
6. The French nearly lost five thousand men.
7. We only distribute them among our friends.
8. I scarcely ever remember seeing one that I like better.
9. The crown of England can only be worn by a Protestant.
10. The Indians chiefly subsist by hunting and fishing.
11. We scarcely have enough to supply our own immediate needs.
12. He had almost gotten to the top when the rope broke.
13. He stopped asking questions abruptly and left the room.
14. He answered all the questions that were put to him quite readily.

15. You can depend on his doing whatever he undertakes to do well.
16. It is a prevalent notion that a man's character mainly is determined by his environment. It would be nearer true to directly turn this statement around.
17. The manufacture of sugar is only profitable when conducted on a large scale.
18. He adds the amounts of all checks received during the day on an adding machine.

Position of Phrases and Clauses

1. The earth looks as if it were flat on the map.
2. He might be taken by any one who met him as a robber.
3. He went to town driving a flock of sheep, on horseback.
4. The Britons at least fought as bravely as the Romans.
5. The meaning is unmistakable of his presence here.
6. Wanted—Twenty boys to weed onions, from ten to fifteen years old.
7. He received a reward and the praise of all for his bravery.
8. He bought the house in which he lives, for his own residence.
9. He could see the ship gliding under full sail through a spy-glass.
10. Wanted—A stenographer by a legal firm, who can also do collecting.
11. Nature tells me I am the image of God, as well as the Scriptures.
12. Teachers should try to repress the practice of throwing stones as far as possible.
13. Please tell my father, if he is at home, I shall not hurry back.
14. Everybody thought that this was destined to be a great city twenty years ago.
15. She went on the stage, for which she had a strong inclination, to gain a living.
16. When the cat came into the room, feeling tired, I laid aside my work and began to talk to her.
17. You can tell what will be the level, whether higher or lower, of his future course, by the direction in which he is headed.
18. Did you take the book to the library, that I lent you?
19. I called at the man's home who visited us sometime ago.
20. He is like a beast of prey, who is devoid of compassion.

21. He needs no spectacles, that can not see; nor boots, that can not walk.

22. Life with him has ended in a sad mistake, which began with such bright prospects.

23. This way will take you to a gentleman's house that hath skill to take off these burdens.

Position of Correlatives

1. I will neither give you money nor favors.

2. We must not only think of ourselves, but also of others.

3. I am neither acquainted with the writer nor his works.

4. She not only speaks English, but also French and German.

5. You can neither hope for success in this course nor in the other.

6. California not only produces gold in abundance, but quicksilver also.

7. It will not merely interest children, but grown-up people too.

8. This is not merely intended to interest people, but to instruct them.

9. The good man not only deserves the respect, but also the love of his fellow beings.

10. They not only drew from their experience of actual government, but from their wealth of knowledge of past history.

Antecedent of the Personal Pronoun

1. The boy promised his father that he would pay his debts.

2. If fresh milk does not agree with the child, boil it.

3. The farmer told his neighbor that his cattle were in his corn.

4. The lad can not leave his father, for if he should, he would die.

5. He at last found the key, locked the door, and went away, putting it in his pocket.

6. He told his friend that if he did not feel better in half an hour, he would return.

Repetition of Important Elements

1. He tried the old and new method.

2. I never have, nor never will agree to such a proposal.

3. He may be successful in politics, as he has in business.

4. We have a large and small dictionary for the use of students.
5. He never has, and probably never will forgive me for deceiving him.
6. Our editorial page will—as it always has—support any worthy cause.
7. The council has not now, nor never had the power to make such a law.
8. The question has not, and probably never will be satisfactorily settled.
9. He belongs to one caste, and the hewers of wood and drawers of water to another.
10. It is one of the greatest misfortunes that have, or can ever happen to any one.
11. He ridicules the notion that truth will prevail; it never has, and never will prevail.
12. He strongly insisted that the measure was unjust, and was opposed to the organization of labor.
13. The old man said he was destitute of the means of subsistence, and had no money with which to purchase any.
14. I will pardon him if he apologizes and will make reparation for the damage he has done.
15. I was naturally grateful to the man who had once befriended me, and was well disposed toward the whole party.
16. It is no use trying to make him see what he owes to Robert and the friends who preserved him in peril.
17. Both in the country and the city, at his home and business, you will find him the same genuine friend.
18. He said that he would be able to see us when he returns to the city, and go over the matter more fully.
19. We hope that you have decided to go ahead with the work, and we may have the pleasure of hearing from you by return mail.

Review Exercise

1. I only recite once a day.
2. I can not hardly endure it.
3. Repeat the word over again.
4. That word is wrong; erase it out.
5. All the sentences are not correct.
6. I should like to go with you very much.
7. He had not scarcely a moment to spare.

8. Iron is more useful than all the metals.
9. Detroit is larger than any city in Michigan.
10. He seems clearly to understand his business.
11. Detroit is the largest of any city in Michigan.
12. The children seemed to be dressed nearly alike.
13. There is no man who would be more welcome.
14. This picture is an exact facsimile of the other.
15. It is a good plan to adopt with new beginners.
16. He seems to have more faith in us than his friends.
17. This seemed to be the universal opinion of all men.
18. I was not aware that you had been ill until yesterday.
19. We do the largest business of any other firm in the city.
20. Please report any inattention of the waiters to the cashier.
21. The child was a poor little orphan boy without any parents.
22. We never have and never will be forced into such a measure.
23. The performance will take place at 2 p. m. Saturday afternoon.
24. I saw my friend when I was in Chicago walking down State Street.
25. They soon had an entire monopoly of the whole trade of the country.
26. The horses being tired, they held a council and decided to go no farther.
27. In one evening I counted a large number of meteors sitting on my piazza.
28. As they were about to leave, they began to collect their things together.
29. He said that he had heard nothing, and did not expect to before next week.
30. He told his friend that if he did not feel better in half an hour he thought that he had better go home.
31. The moon cast a pale light on the graves that were scattered around, which appeared above the horizon.
32. We import our coffee through our agents in New York, which is roasted and ground on the premises daily.
33. The carriage stopped at a small gate which led by a short gravel walk to the house amidst the nods and smiles of the whole party.
34. I merely intend this as a suggestion.

Effectiveness

Parallelism.—Parallelism requires that two or more similar ideas be expressed in a similar way; that is, if one idea is expressed with an infinitive, the other should be; if one is a participial phrase, the other should be; if one is a relative clause, the other should be, etc. Parallelism is a great aid to effectiveness.

Original: The students began *clapping* their hands and *to shout*.

Improved: The students began *clapping* their hands and *shouting*. Or,

The students began *to clap* their hands and *to shout*.

Original: Pupils *who have partly completed their course elsewhere* and *having satisfactory evidence of the fact* will be put in the advanced classes.

Improved: Pupils *who have partly completed their course elsewhere* and *who have satisfactory evidence of the fact* will be put in the advanced classes. Or,

Pupils *having partly completed their course elsewhere* and *having satisfactory evidence of the fact* will be put in the advanced classes.

Repetition for emphasis.—Do not hesitate to repeat a word or phrase if the repetition is necessary to secure clearness or emphasis. In fact, one of the most effective means of securing emphasis is by the repetition of a word at the beginning of each of a series of phrases or clauses arranged in cumulative order.

Emphatic: Our next thought was that perhaps in that pile of discarded mail, the man behind the desk is missing *something* of value, *something* which would help him in his business, *something* which would, if he availed himself of it, enable him to turn out better goods at the same cost.

Emphatic: *With* my emergency automobiles, *with* my expert repair men, *with* my modern garage and supply rooms, I can give you quick service, and what is more important—good work.

Repetitions to be avoided.—Such repetitions as the following should be carefully avoided:

1. Avoid the unnecessary repetition of the same word or phrase within a short space.

Original: We should like to accommodate you, *but* we have *but* one rule in such cases.

Improved: We should like to accommodate you, but we have only one rule in such cases.

2. Avoid the repetition of a succession of similar sounds.

Poor: We *hope* the *note* we *wrote* you a few days ago has been received.

Improved: We trust that you have received the letter we wrote you a few days ago.

3. Avoid the repetition of *but*, *and*, *as*, *for*, *since*, etc., with noticeable frequency.

Original: I am sure that I made a pretty good grade on all my examinations, *and* I have studied for sometime past, *and* I am resting now.

Improved: I am sure that I made a pretty good grade on all my examinations, and as I have studied for sometime past, I am resting now.

4. Avoid the careless repetition of *that* in a complex noun clause used as the object of a verb.

Original: He said *that* if we would agree to the concession *that* he would be able to carry the plan through.

Improved: He said that if we would agree to the concession, he would be able to carry the plan through.

5. Avoid the too frequent use of the same word or construction at the beginning of sentences or paragraphs.

Original: *I* hasten to express my pleasure in receiving your interesting letter. *I* thank you heartily for your kind recommendations, which have no doubt materially increased our sales. *I* congratulate you upon the good circulation of your magazine, and *I* hope your attractive number will overreach your expectations.

I shall give myself the pleasure of considering your proposition at an early date.

I thank you for the courtesies you have extended.

Improved: I hasten to express my pleasure in receiving your interesting letter and to thank you heartily for your kind recommendations, which have no doubt materially increased our sales.

Allow me to congratulate you upon the good circulation of your magazine and to express the hope that your attractive number will overreach your expectations.

Your proposition will receive my earnest consideration just as soon as I can get a little time to give to it.

I thank you for the courtesies you have extended.

Brevity.—While brevity is one of the essentials of a business letter, it is to be secured, not by omitting subjects, articles, auxiliary verbs and prepositions, but by leaving out all unnecessary matter and by stating concisely and to the point what one has to say. The following cautions should be observed:

1. Do not omit the subject of a sentence when it is in the first person.

Poor: Have received your order of November 15.

Better: *We* have received your order of November 15.

NOTE.—When the members of a compound sentence are short and closely connected, the subject of the second member may be omitted when it is the same as the subject of the first member; as, "We have received your order of November 15 and will give it prompt attention."

2. Do not omit the articles *a*, *an*, and *the*.

Poor: I was not aware of terms on which goods were sold.

Better: I was not aware of *the* terms on which *the* goods were sold.

3. As a rule, do not omit prepositions.

Original: Your note falls due May 10.

Improved: Your note falls due *on* May 10.

The conversational style.—One of the best means of increasing the effectiveness of a business letter is to give it the conversational style—the personal touch. To acquire an easy, natural, conversational style, imagine your correspondent across the desk from you and talk to him on paper, as far as possible, just as you would in a personal interview. The judicious use of such contractions as *I'll*, *we've*, *we'll*, *you'd*, etc., help to give a letter the personal touch. In the sales letter, such contractions may be used with good effect, and sometimes in the collection letter or the letter answering a complaint; but in letters of application, introduction, and recommendation, they would be out of place.

Tone and individuality.—Too many business letters are devoid of tone and individuality. They follow the stilted, stereotyped style of twenty years ago. Instead of being natural, they are filled with such meaningless, tiresome, overworked expressions as *contents noted*, *esteemed favor*, *beg to advise*, etc. The business letter to be effective must be vigorous, original, clear, and convincing. The following list contains some of the most objectionable stock words and phrases so often found in business letters:

Advise.—Overworked and stilted. It should be confined to the actual giving of advice. Use *inform*, *tell*, or *say*.

As per.—Of legal origin, stilted, and overworked. Say *according to* or *in accordance with*.

At hand or to hand.—Say, "We have just received your request for a copy of our catalogue," not "Your request for a copy of our catalogue is *at hand*."

Beg.—In the phrases *beg to acknowledge*, *beg to state*, *beg to say*, etc., *beg* is a relic of early, formal courtesy, no longer used by good letter writers.

Contents carefully noted.—Originally intended to show courtesy, but overworked and meaningless.

Esteemed.—Meaningless and obsolete in such expressions as *your esteemed letter*.

Favor.—Incorrectly used in the place of *letter*. Say: "We have your *letter* of August 5," not "We have your *favor* of August 5."

Hand you.—Not to be used in the place of *send you*.

Herewith.—Superfluous when used with *enclose*. When used in this connection, *herewith* means *in this envelope*, an idea already contained in the word *enclose*.

Inst., ult., and prox.—Abbreviations of *instant*, *ultimo*, and *proximo*, meaning the present, the past, and the next month. It is generally better to designate the month by

its name; as, "We have your letter of *June 5*," not "Your letter of the 6th *instant*."

Kind.—See *esteemed*.

Oblige.—A weak, meaningless close to a letter.

Per.—A word of Latin origin, and should be used only with other words of Latin form; as, *per diem*, *per annum*. Use *a* with *week*, *day*, *month*, *year*, etc.

Same.—Incorrectly used as a personal pronoun. Say, "We regret the error and hope *it* has not caused you any inconvenience," not "We regret the error and hope *same* has not caused you any inconvenience." *Same* is correctly used when a noun is understood after it; as, "These prices are the *same* (prices) as we quoted you last week."

Stated.—Stilted and overworked. *Inform*, *say*, or *tell* is usually better.

Valued.—See *esteemed*.

Would say, wish to say, etc.—Wordy and generally useless. Say, "We regret that we can not comply with your request," not "In reply to your letter *would say* that we regret," etc.

Writer.—Undesirable as a substitute for *I*, for the reason that it is awkward and fixes attention on the writer even more than the use of *I*. Say, "In reply to your letter of June 5, *I* have gone carefully over the matter," not "In reply to your letter of June 5, the *writer* has gone carefully over the matter."

How to Begin a Letter

The most emphatic places in a letter, just as in a sentence or a paragraph, are the beginning and the end. It is, therefore, important that the student should study carefully how to begin and close a business letter in the most effective way. In many letters, especially in sales letters and letters

answering complaints, the opening paragraph may be utilized to put the reader in the right mental attitude to receive the message that follows.

While it is usually desirable to make, in the first sentence, some reference to the letter that is being answered, by referring to its contents or its date, it is much better to make this reference incidentally. Thus, "We thank you for the suggestion contained in your letter of June 25;" "We regret to learn that our last shipment was not satisfactory, as you say in your letter of the 15th, which has just reached us;" "The goods ordered in your letter of September 12 will be shipped the first of next week."

Avoid such weak, stereotyped opening phrases as, "We beg to acknowledge receipt of your valued favor of recent date;" "Replying to your esteemed favor of the 15th instant;" "In reply to your favor of the 20th ultimo."

The following paragraphs illustrate both the weak, over-worked openings and the easy, natural way of beginning a letter:

Poor: Your valued order of the 10th instant is at hand, and are giving same our prompt attention.

Improved: Thank you for your order of June 10. We shall give this our prompt attention and hope to please you in every respect.

Original: In reply to your esteemed favor of the 25th instant, beg to advise that both of your orders have already been shipped.

Improved: We take pleasure in informing you, in reply to your letter of March 25, that both of your orders have been shipped.

Original: We beg to acknowledge receipt of your favor of the 6th instant, with order for 50 bags of peanuts, for which accept thanks.

Improved: We are just in receipt of your order of June 6 for 50 bags of peanuts, for which please accept our thanks. Or,

Please accept our thanks for your order of June 6 for 50 bags of peanuts.

Original: We are in receipt of your favor of the 7th inst. relative to loss on property #412 Harwood Street, and beg to advise that we have given orders to have a carpenter make the repairs and forward bill to us.

Improved: We are pleased to inform you that we have given orders

to have a carpenter make the repairs on the property at 412 Harwood Street and forward the bill to us, as requested in your letter of the 7th.

Original: We have carefully noted contents of your esteemed favor of recent date, and in reply thereto, would state that the brushes we shipped you were the large size, and our very best price for $\frac{1}{2}$ doz. would be 50c each.

Improved: The brushes to which you refer in your letter of November 10 were the large size, and our very best price for one-half dozen of these would be 50c each. Or,

We have carefully noted the contents of your letter of November 10. The brushes to which you refer were the large size, and our very best price for one-half dozen of these would be 50c each.

Original: We beg to acknowledge receipt of your recent favor in which you advise that the second coat which we sent you was also too small.

Improved: We regret very much to learn, from your letter of November 19, that the second coat we sent you was also too small.

Original: In reply to your esteemed favor of recent date, we would state that the matter is having our careful attention.

Improved: The matter to which you refer in your letter of the 20th is having our careful attention.

Original: Your esteemed favor of the 18th inst. to hand and contents noted.

Improved: It is a pleasure to me to acknowledge personally your letter regarding our 1916 model and to note the information you furnish regarding your car.

How to Close a Business Letter

Since the closing paragraph occupies so important a place, it should be so constructed as to add to the effectiveness of the letter. A good closing paragraph gives the letter a finished touch. It should be a natural conclusion, characteristic of every-day life, and consistent with the preceding parts of the letter. A closing that is used without any sense of its appropriateness will weaken the very best of letters. The participial constructions beginning with *hoping*, *thanking*, *trusting*, *assuring*, etc., are inherently weak, often meaningless, and are used so much that they

weaken rather than strengthen the letter. Often a letter can be so constructed as to need no separate closing paragraph, but when such a paragraph is desirable to prevent abruptness, it is usually better to make a direct statement than to use the participial phrase; as, "We thank you for your order," rather than "Thanking you for your order, we are," etc.

A careful study of the following closing paragraphs will enable the student not only to avoid many of the cut-and-dried expressions that lessen the effectiveness of so many business letters, but to close his letters in a natural, effective way:

Weak: Hoping to hear from you soon, we are, etc.

Improved: We would thank you to write us by Wednesday, the 25th.

Weak: Trusting that we may have the pleasure of sending you some samples, we are, etc.

Improved: We suggest that you let us send you some samples.

Original: Thanking you for the order, and trusting that we may hear from you again in the near future, we are, etc.

Improved: We thank you for your order and trust that we may be able to serve you again in the near future.

Weak: Thanking you for your inquiry and assuring you of our desire to serve you, we are, etc.

Improved: We thank you for your inquiry and assure you of our earnest desire to serve you.

Weak: Trusting that it will be convenient for you to make remittance at an early date, we are, etc.

Improved: Won't you please make us a remittance by Tuesday, the 15th.

Weak: Hoping that we may have the opportunity of serving you again, and assuring you that the order will be filled satisfactorily, we are, etc.

Improved: We hope that you will give us an opportunity to serve you again, in which case we are certain the order will be filled in a manner that will merit your entire approval.

Original: Thanking you for the order, and hoping the goods will reach you in good season and open up satisfactory, we remain, etc.

Improved: We thank you for your order and hope the goods will reach you promptly and please you in every way.

Weak: Trusting to be favored with your early order and assuring you that it will have our prompt and careful attention, we are, etc.

Improved: We promise our very best attention to any order that you may send us.

Weak: Trusting that we may have your order, we beg to remain, etc.

Improved: We shall appreciate your order.

Original: Thanking you in advance for a reply and hoping to be favored with an order from you in the near future, we are, etc.

Improved: We shall appreciate the kindness of a reply, and the pleasure of being of service to you.

Compound Words

As a rule, words used in their regular grammatical relation and construction should be written separately, but when they are used together to express a specific meaning, they should be joined with a hyphen or written solid.

Take, for example, *iron fence*, *iron-saw*, and *ironwood*. An iron fence is a fence made of iron, which is clearly expressed when written as two words. Iron-saw, a saw made to cut iron, if not connected with the hyphen, would convey the wrong idea—that it is a saw made of iron. Ironwood, a kind of hard wood, clearly conveys the meaning when written solid. In general, it may be said that no expression in the language should ever be changed from two or more words into one—either hyphenated or solid—without a change of sense.

Many compound words, once written with the hyphen, through long usage, have come to be written as one word. While there is a lack of uniformity in the manner of writing compound words, the following rules reflect the general usage:

1. *Vice* and *ex* used as parts of titles are connected with the other part of the title by a hyphen.

ex-President Roosevelt

Vice-President Marshall

2. When a noun and a participle are used as an adjective modifier, they should be connected by a hyphen.

money-making plans
labor-saving machines

order-producing ideas
good-looking lines

3. The prefixes *co* and *re* should be followed by the hyphen when compounded with words beginning with *o* or *e*.

co-ordinate co-operate re-elect re-enter re-enforce

4. The prefixes *self* and *all* are followed by the hyphen.

self-confidence self-control all-important all-seeing

5. Compound numerals should be written with the hyphen.

twenty-one thirty-five seventy-eight ninety-seven

6. When fractions are expressed in words, a hyphen should connect the two parts.

one-half two-thirds three-fourths seven-eighths

7. When a numeral is compounded with another word to form an adjective modifier, the parts should be connected with the hyphen.

forty-foot lot

two-foot rule

30-day note

six-story building

four-legged animal

56-inch tread

8. When *above*, *ill*, *well*, and *so* are used with a participle to form an adjective modifier, they are joined to the participle by a hyphen.

above-mentioned

ill-bred

well-informed

so-called

NOTE.—When these words are used merely to modify a participle in the predicate, the hyphen is not required; as, "He is *well informed*."

9. The words *half* and *quarter* when prefixed to other words are generally followed by the hyphen.

half-dollar

half-hearted

quarter-pound

half-witted

10. *First-class*, *second-class*, *first-rate*, *second-rate*, etc., when used as adjectives, require the hyphen.

11. Certain combinations of words are sometimes used

as adjectives, and when so used, they should be hyphenated.

made-to-order garments out-of-the-way place ready-made suits
end-of-the-year rush I-told-you-so expression well-to-do man

NOTE.—*Today*, *tomorrow*, and *tonight* may be written either with the hyphen or solid. In business correspondence the tendency is to omit the hyphen.

The following words are written with the hyphen :

above-mentioned	good-will, <i>noun</i>	post-office, <i>adj.</i>
bird's-eye, <i>adj.</i>	hard-hearted	right-hand, <i>adj.</i>
brand-new	high-class, <i>adj.</i>	rock-bottom, <i>adj.</i>
by-laws	high-grade, <i>adj.</i>	so-called
by-product	ill-bred	short-lived
card-index	ill-natured	stepping-stone
car-load, <i>adj.</i>	labor-saving	well-known, <i>adj.</i>
cross-examine	left-hand, <i>adj.</i>	well-informed, <i>adj.</i>
cross-question	make-up, <i>noun</i>	wide-awake, <i>adj.</i>
every-day, <i>adj.</i>	old-fashioned	whole-hearted
first-class, <i>adj.</i>	out-of-door, <i>adj.</i>	whole-souled

12. Compounds with the prefixes *over*, *under*, *after*, *non*, *fore*, *semi*, *sub*, *counter*, and *out* are written solid.

overdue	nonpayment	subagent
overcharge	nonresident	subcommittee
underestimate	foretell	countercharge
undercharge	foresight	counterbalance
afternoon	semiannually	outstanding
afterthought	semimonthly	outside

13. Compounds ending with *house*, *room*, *shop*, *book*, *ship*, *side*, *maker*, *mill*, *work*, *holder*, *keeper*, *man*, and *woman* are generally written solid.

warehouse	outside	policyholder
schoolhouse	inside	bookkeeper
bedroom	shoemaker	timekeeper
workroom	sawmill	salesman
workshop	windmill	workman
textbook	framework	workingman
salesmanship	millwork	saleswoman
workmanship	stockholder	needlewoman

Each of the following expressions should be written as one word :

almost	hereafter	salesman	thereon
already, <i>adv.</i>	hereby	salesroom	thereupon
although	herein	secondhand	thereunder
altogether	hereinafter	semiannual	threefold
always, <i>adv.</i>	hereinbefore	shortcomings	throughout
anybody	heretofore	shorthand	timekeeper
anyhow	hereunto	shortsighted	timesaver
anything	herewith	somebody	together
anyway	inasmuch	somehow	twofold
anywhere	insomuch	something	upbuilding
apiece (each)	intact	sometime, <i>adv.</i>	uphold
awhile, <i>adv.</i>	itself	sometimes, <i>adv.</i>	upkeep, <i>noun</i>
bookkeeper	letterhead	somewhat	vouchsafed
bookkeeping	maybe, <i>adv.</i>	somewhere	warehouse
businesslike	meantime	southeast	wastebasket
blueprint, or	meanwhile	southwest	wastepaper
blue print	moreover	southeastern	waybill
background	nevertheless	southwestern	whatever
cannot, or	newspaper	standpoint	whereabouts
can not	northeast	stockholder	whereas
courthouse	northwest	straightforward	whereby
duebill	northeastern	subdivision	wherever
elsewhere	northwestern	subagent	wherein
everybody	notwithstanding	subcommittee	whereof
everything	nowadays	sublet	whereupon
everywhere	nowhere	taxpayer	wherewithal
bimonthly	oneself, or	textbook	whichever
biweekly	one's self	thereafter	wholesale
facsimile	otherwise	thereat	widespread
forever	policyholder	thereby	withal
forthcoming	postmaster	therefor	withdraw
forthwith	postpaid	therefore	withhold
fortnight	postscript	therein	within
furthermore	railroad	thereinafter	without
headquarters	railway	thereinbefore	withstand
henceforth	safeguard	thereof	workmanship

The following expressions should be written as separate words :

all right	every one	per cent	some one
any one	may be, <i>verb</i>	postal card	some time, <i>noun</i>
a while, <i>noun</i>	no one	post office, <i>noun</i>	vice versa
ball bearing	parcel post	price list	car load, <i>noun</i>
en route	pay roll	real estate	any other

Syllabication

In order to preserve a uniform right-hand margin, it is often necessary to divide a word at the end of a line. The division must always be made between syllables, never elsewhere. The following rules, while not exhaustive, will materially assist the student in determining where the division should be made:

1. Do not divide a word of one syllable.

Wrong: thr-ough stren-gth brou-ght sle-ight

2. When two or more letters together represent one sound, they must not be divided.

Wrong: telep'hone arit-hmetic mec-hanic toi-ling

Right: tele-phone arith-metic me-chanic toil-ing

3. Do not separate a syllable of one letter from the rest of the word.

Wrong: a-lone man-y e-nough bus-y u-nite

Right: alone many enough busy unite

4. When, in forming derivatives, a consonant is doubled, the division should usually be made between the double letters.

Wrong: permitt-ed shipp-ing remitt-ance blott-er

Right: permit-ted ship-ping remit-tance blot-ter

5. Do not separate *ed* from the rest of the word unless it is pronounced as a separate syllable.

Wrong: ship-ped refer-red loan-ed laugh-ed hop-ed

Right: shipped referred loaned laughed hoped

Right: rat-ed profit-ed remit-ted commend-ed present-ed

6. Usually a prefix or a suffix may be separated from the rest of the word.

Right: ante-cedent il-legible annual-ly fill-ing sing-er

7. Divided so as to preserve as syllables *tion*, *sion*, *cian*, *cient*, *tient*, *cial*, *tial*, *tious*, *cious*, *gious*, *geous*, and *gicn*.

Wrong: nat-ion permiss-ion optic-ian effic-ient offic-ial

Right: na-tion permis-sion opti-cian effi-cient offi-cial

Exercise 7

Divide the following words into syllables. Consult a dictionary when in doubt :

national	natural	beautiful	special
conscience	schedule	notify	patiently
question	telling	customary	especially
vicious	anxious	formality	operate
efficient	leisure	excelling	visited
pressure	complexion	brilliant	transient
departure	overrated	installing	substantial
English	construction	musician	consistent
adding	instructor	measure	attendant
procedure	father	compelled	peculiar
pleasure	mother	longer	fulfilling
religious	business	valuable	correspondence

Use of Abbreviations

Use abbreviations sparingly, especially in the body of the letter. They detract from the appearance of the letter; they save only a fraction of a second on the part of the writer, while on the part of the reader, whose interests are all-important, they require more time, as the eye more readily grasps a word written in full than when abbreviated. When in doubt as to whether to abbreviate or not, write the word in full.

The following rules reflect the best usage in regard to abbreviations :

1. An abbreviation should always be followed by a period.
2. Abbreviations of proper nouns, titles, etc., always begin with capital letters. Abbreviations of many other words and phrases begin with capital letters, even though such words and phrases do not begin with capital letters when written in full. The capitalization of abbreviations is entirely a matter of usage. For instance, *free on board* is usually written with small letters; thus, *f. o. b.*, while *collect on delivery* is always written with capital letters; thus, *C. O. D.*
3. Do not abbreviate the names of the days of the week or the names of the months in the body of a letter; as, "I will be at home on *Monday, January 5,*" not "I will be at home on *Mon., Jan. 5.*"

NOTE.—Observe that when the month precedes the day of the

month, *d*, *st*, or *th* is not used; thus, *March 5*, not *March 5th*. But when the name of the month does not precede the day of the month, *d*, *st*, or *th* is required. Thus, "The goods will be shipped by the *5th* of May," "Your note falls due on the *10th* instant."

4. Do not abbreviate the name of a state unless it is used as a part of an address; as, "He lives in *Virginia*," not "He lives in *Va.*"

5. Do not, as a rule, abbreviate titles designating official positions; as, "Prof. E. M. Coulter, *President*," not "Prof. E. M. Coulter, *Pres.*" The reasons for this are that you do the person addressed greater courtesy by writing the title out in full and that the page presents a better appearance. Titles following the signature may be abbreviated when space requires it.

6. Do not use *R. R.* for *railroad*, *Ry.* for *railway*, nor *Co.* for *company* unless these words are a part of a proper name; Thus, "The *railroad company* is at fault," not "The *R. R. Co.* is at fault." "The *company* is willing to arbitrate the matter," not "The *Co.* is willing to arbitrate the matter."

7. Use the abbreviation *No.* or the sign # before figures; as, *No. 5* or #5, not *number 5*. But do not use the abbreviation *No.* in such expressions as "a *number* of people."

8. While usage varies in writing the past tense and the present participle and the plural forms of *O. K.*, the following have the sanction of good authority: *O. K'd* or *O. K.d*; *O. K'ing* or *O. K.ing*; *O. K's* or *O. K.'s*.

NOTE.—While, as a rule, abbreviations should not be used in the body of the letter, the following have the sanction of good usage: *a. m.*, *p. m.*, *i. e.*, *viz.*, *etc.*, *f. o. b.*, and *C. O. D.* *Instant*, *ultimo*, *proximo*, while often abbreviated, are better spelled out in the body of the letter.

Abbreviations of the Names of the Months

January.....	Jan.	September.....	Sept.
February.....	Feb.	October.....	Oct.
March.....	Mar.	November.....	Nov.
April.....	Apr.	December.....	Dec.
August.....	Aug.		

May, June and July should not be abbreviated.

Abbreviations of the Names of the States

The United States Official Postal Guide gives the following abbreviations of the names of the states, territories, and

possessions of the United States. The postal authorities recommend that these abbreviations be used in addressing all letters and packages intended for transmission through the mails.

Alabama.....	Ala.	Nevada.....	Nev.
Arizona.....	Ariz.	New Hampshire.....	N. H.
Arkansas.....	Ark.	New Jersey.....	N. J.
California.....	Cal.	New Mexico.....	N. Mex.
Colorado.....	Colo.	New York.....	N. Y.
Connecticut.....	Conn.	North Carolina.....	N. C.
Delaware.....	Del.	North Dakota.....	N. Dak.
District of Columbia.....	D. C.	Oklahoma.....	Okla.
Florida.....	Fla.	Oregon.....	Oreg.
Georgia.....	Ga.	Pennsylvania.....	Pa.
Illinois.....	Ill.	Philippine Islands.....	P. I.
Indiana.....	Ind.	Porto Rico.....	P. R.
Kansas.....	Kans.	Rhode Island.....	R. I.
Kentucky.....	Ky.	South Carolina.....	S. C.
Louisiana.....	La.	South Dakota.....	S. Dak.
Maine.....	Me.	Tennessee.....	Tenn.
Maryland.....	Md.	Texas.....	Tex.
Massachusetts.....	Mass.	Vermont.....	Vt.
Michigan.....	Mich.	Virginia.....	Va.
Minnesota.....	Minn.	Washington.....	Wash.
Mississippi.....	Miss.	West Virginia.....	W. Va.
Missouri.....	Mo.	Wisconsin.....	Wis.
Montana.....	Mont.	Wyoming.....	Wyo.
Nebraska.....	Nebr.		

Alaska, Idaho, Iowa, Ohio, and Utah should not be abbreviated. It is generally better not to abbreviate Maine and Oregon.

Abbreviations of Commercial Terms

A1 = first-class	Ave. or Av. = Avenue
acct. or a/c = account	bal. = balance
ad. or adv. = advertisement	bbl. or brl. = barrel
Agt. = agent	bdl. = bundle
amt. = amount	bg. = bag
a. m. or A. M. = ante meridian	bkt. = basket
Assn. or Assoc. = association	B/L = bill of lading
Assist. or Asst. = assistant	Bs/L = bills of lading
Atty. = attorney	Bldg. = building

bot. = bought	inv. = invoice
Boul. or Blvd. = Boulevard	inv. = inventory
Bro. = brother	Jr. or jr. = junior
Bros. = brothers	kg. = keg
brot. = brought	lb. = pound
bu. = bushel	Ltd. = limited
bu. or bus. = bushels	M. = thousand
bx. = box	mdse. = merchandise
c, or ct. = cent, cents	mem. or memo. = memorandum
C. = hundred	Mfg. = manufacturing
c/o = care	Mgr. = Manager
C. O. D. = cash (or collect) on delivery	mo. = month
Cor. Sec. = Corresponding Secretary	N. B. = nota bene (note well)
C. P. A. = Certified Public Accountant	No. or no. = number
Cr. = credit, creditor	O. K. = all correct
cwt. = hundredweight	oz. = ounce
Dept. = department	oz. or ozs. = ounces
doz. = dozen	payt. = payment
Dr. = debit, debtor	pc. = piece
ea. = each	pk. = peck
et al. = et alii (and others)	pkg. = package
etc. or &c. = et cetera (and so forth)	p. m. or P. M. = post meridian
Exch. = exchange	P. O. = post office
f. o. b. = free on board	pr. = pair
ford. = forward	Pres. = President
ft. = foot, feet	Prin. = Principal
gal. = gallon	prox. = proximo (next month)
G. F. A. = General Freight Agent	P. S. = postscript
G. P. A. = General Passenger Agent	pt. = pint
gro. or gr. = gross	qr. = quire
hf. or hlf. = half	qt. = quart
hhd. = hogshead	recd. = received
h. p. = horsepower	Rec. Sec. = Recording Secretary
hr. = hour	r. p. m. = revolutions per minute
i. e. = id est (that is)	R. R. = railroad
in. = inch	Ry. = railway
inst. = instant (this month)	Sec. = Secretary
int. = interest	Sr. or sr. = senior
	Supt. = Superintendent
	St. = Street
	Treas. = Treasurer
	ult. = ultimo (last month)
	Vice-Pres. = Vice-President

viz. = videlicet (namely, to wit)	wk. = week
vs. or v. = versus (against)	yd. = yard
W/B or W. B. = waybill	yr. = year
W/Bs. = waybills	

NOTE.—The plural of most abbreviations is formed by adding *s* to the singular; as, *lb.*, *lbs.*; *yd.*, *yds.*; *pc.*, *pcs.*; *bg.*, *bgs.*; *pkg.*, *pkgs.*

Use of Figures

While no specific rules can be given that will govern in all cases as to what should be expressed in figures and what should be spelled out, the following suggestions will be helpful:

1. In expressing sums of money amounting to one dollar or more, use the \$ sign and figures; as, \$123.53; \$25.

NOTE.—In expressing even amounts of money, such as \$25, it is better to omit the decimal point and the two ciphers, except in contracts, legal papers, and tables.

2. Isolated sums of less than one dollar may be written in figures or spelled out; as, *50c*, *50 cents*, or *fifty cents*.

NOTE.—Do not use the sign \$ for sums less than one dollar. Thus, *It costs 25c*, not *\$0.25* or *\$.25*.

3. Express dates, dimensions, and percentages in figures; as, *January 24, 1916*; *12 x 24 inches*; *3% bonds*.

4. When numbers require three or more words, use figures; as, *103*; *250*; *1530*; *1,540,310*.

5. When several numbers are mentioned in a short space, some of which should be expressed in figures, use figures for all; as, "We drove *30* miles on Monday, *75* on Tuesday, *100* on Wednesday, and *126* on Thursday."

6. When the numbers to be expressed are not frequent, spell out those that may be expressed in one or two words; as, *five*, *twenty*, *forty-two*, *two hundred*, *twenty thousand*, *ten millions*.

7. As a rule, spell out ages, hours of the day, distances, weights, and measures, when they can be expressed in one or two words; as, "All children under *eight* years of age who live *two* miles from school are dismissed at *three o'clock*."

NOTE.—Use figures in expressing clock time in connection with *a. m.* and *p. m.*; as, "I will call at *10 a. m.* or *5 p. m.*" Observe that *a. m.* and *p. m.* are generally written in small letters, though some prefer capitals, and that *o'clock* is written with a small *o*.

8. Spell out numbers at the beginning of a sentence or immediately following a colon; as, "*Five* dollars is too much for such an article," not "\$5 is too much," etc.

PUNCTUATION

CAPITAL LETTERS

RULE 1.—The first word of every sentence should begin with a capital letter.

Example: One's first duty is the one that lies nearest.

RULE 2.—The first word of every line of poetry should begin with a capital letter.

Example: For God hath marked each sorrowing day,
And numbered every secret tear.—*Bryant.*

RULE 3.—The first word of every direct quotation should begin with a capital letter.

Example: Pope says, "Hope dwells eternal in the human breast."

RULE 4.—The first word of every direct question should begin with a capital letter.

Example: Ask yourself this question, Are you making the most of your time?

RULE 5.—Every proper noun should begin with a capital letter.

Example: Martha, John Quincy Adams, New York.

RULE 6.—Adjectives derived from proper nouns should begin with capital letters.

Example: *American* from *America*, *English* from *England*, *Christian* from *Christ*.

NOTE 1.—When, by long usage, adjectives have lost all associations with the nouns from which they are derived, they are not capitalized; as, *stentorian* from *Stentor*, *herculean* from *Hercules*.

NOTE 2.—The names of religious sects should begin with capital letters; as, *Protestants*, *Catholics*, *Methodists*, *Baptists*.

RULE 7.—The words *north*, *south*, *east*, and *west* should begin with capitals when they refer to sections of the country, but not when they refer simply to directions.

Examples: The journal is circulated throughout the South and the Southwest. The wind is from the west.

RULE 8.—The names of the days of the week and the months of the year should begin with capital letters.

Examples: Monday, Tuesday, September, December.

NOTE.—The names of the seasons should not begin with capital letters; as, *fall*, *winter*, *spring*, *summer*.

RULE 9.—The words *street*, *lake*, *river*, etc., should begin with capitals when used in connection with proper nouns.

Examples: Main Street; the Hudson River; Lake Como.

RULE 10.—Words representing important historical events, epochs of time, etc., should begin with capital letters.

Examples: The Middle Ages; The Revolution.

RULE 11.—When used as a part of a name, or applied to particular persons, titles of honor or office should begin with capital letters.

Example: The address was delivered by Senator Dolliver.

RULE 12.—In the titles of books, essays, etc., every noun, pronoun, adjective, verb, and adverb should begin with a capital letter.

Example: I enjoyed reading "The Man without a Country."

NOTE.—The articles (the, a or an) should be written with a capital only when used as the first word of a title.

RULE 13.—The words *I* and *O* should always be written with capital letters.

RULE 14.—The words *Bible*, *Scriptures*, and all names of books of the Bible should begin with capital letters.

RULE 15.—All names of the Deity and personal pronouns referring to the Deity should begin with capital letters.

Example: God has given the land to man, but the sea He has reserved to Himself.

RULE 16.—Common nouns, when vividly personified, should begin with capital letters.

Example: Come, gentle Spring.

THE COMMA

Series of Words or Phrases

RULE 1.—Words or phrases used in a series in the same construction should be separated from one another by commas.

Examples: Honor, affluence, and pleasure are his. To cleanse our opinions from falsehood, our hearts from malignity, and our actions from vice is our chief concern.

NOTE.—When two words or phrases used in the same construction are connected by a conjunction, no comma is required; as, "Education expands and elevates the mind."

NOTE.—In such expressions as "A beautiful red rose," no comma is used to separate the adjectives, for the reason that they are not in the same grammatical construction. *Red* modifies *rose*; *beautiful* modifies the expression *red rose*.

Transposed Phrases and Clauses

RULE 2.—Transposed phrases and clauses are set off by commas.

Examples: When one has not a good reason for doing a thing, he has a good reason for letting it alone. Surrounded by familiar faces, he breathed freely again.

NOTE.—When a transposed element is short and closely connected the comma may be omitted; as, "At noon we started on our way home."

In the natural order, the subordinate clause follows the principal clause, and a phrase follows the word it modifies; hence, when a phrase or a subordinate clause precedes the word it modifies, it is a *transposed element*.

When a sentence begins with a preposition, a participle, or a subordinate conjunction, it contains a transposed element. Subordinate

clauses are usually introduced by *if, when, while, as, since, where, though, until, etc.*

Parenthetical Words and Phrases

RULE 3.—Parenthetical words and phrases should be set off by commas.

Example: The clouds seemed to float, as it were, lazily on the summer breeze.

The following are among the words and phrases commonly used parenthetically: *However, therefore, indeed, perhaps, too, of course, to be sure, in the first place, generally speaking, on the other hand, beyond question.*

REMARK.—Some of these words are used as modifiers, and when so used, they are not set off by commas. Thus, in the sentence, "However hard he studies, he improves but slightly," *however* is an adverb modifying *hard*.

NOTE.—Words and phrases standing at the beginning of the sentence, and referring to the sentence as a whole rather than to any particular word, though not strictly parenthetical, are set off by commas; as, "Well, how do you like it?" "To be sure, it is of little importance." Some of the words thus used are *now, well, why, again, further, first, secondly, etc.*

Intermediate Expressions

RULE 4.—Intermediate expressions should be separated from the rest of the sentences by commas.

Examples: The soldier, from force of habit, obeys. No state shall, without the consent of congress, lay any imposts or duties on imports or exports. His story is, in several ways, improbable.

Intermediate expressions are expressions that come between closely related parts of a sentence; as, for instance, between the subject and the predicate, between the parts of a verb phrase, or between the verb and its complement.

If, however, the intermediate expression is restrictive, no comma should be used. Thus, in the sentence, "The tree by the garden wall was struck by lightning," the phrase *by the garden wall* is restrictive, since it restricts, or limits, the meaning of the word *tree* to one particular object of its kind.

Nouns in Apposition

RULE 5.—Nouns in apposition, together with their accompanying modifiers, should be separated from the rest of the sentence by commas.

Example: We, the people of the United States, do ordain and establish this constitution.

NOTE 1.—A title following the name of a person should be separated from the name by a comma; as, "W. W. Wheeler, Secretary." "The address was delivered by Rev. E. M. Mitchell, D. D., LL. D."

NOTE 2.—When the noun in apposition stands alone or has only an article before it, no comma is required; as, "Paul the Apostle;" "the poet Milton."

NOTE 3.—When a pronoun is used in apposition with a noun for emphasis, or in direct address, no comma is required; as, "He himself could not have done better." "Ye men of Athens."

Nouns of Address

RULE 6.—Nouns of address, together with their accompanying modifiers, should be separated from the rest of the sentence by commas.

Examples: Young man, you must not forget that talent is only long patience. You must not forget, young man, that talent is only long patience. Yes, sir, it was I.

Compound Sentences

RULE 7.—The members of a compound sentence, when short and closely connected, are separated by commas.

Examples: Science tunnels mountains, it spans continents, it bridges seas, and it weighs the stars. Every man desires to live long, but no man would be old.

NOTE.—When, however, the members have commas within themselves, the members should be separated by semicolons; as, "If we work upon marble, it will perish; if we work upon brass, time will efface it; if we rear temples, they will crumble into dust."

Adverbial and Relative Clauses

RULE 8.—Adverbial and relative clauses, when restrictive, are not set off by commas, but when they present additional thoughts, they should be set off.

Examples: You have done the work well, which is all I ask. He will be here in a few days, when we will take the matter up with him.

Relative and adverbial clauses are of two kinds: *restrictive* and *non-restrictive*.

A restrictive clause is one that restricts, or limits, its antecedent; as, "Bring me the book that lies on my desk." The clause *that lies on my desk* is restrictive, because it restricts, or limits, the antecedent *book*, by excluding all books that do not lie on the table.

A nonrestrictive clause is one that introduces an additional thought; as, "Bring me Success Magazine, which you will find on my desk." The clause, *which you will find on my desk*, is nonrestrictive, because it adds an additional fact, the sentence being equivalent to the two thoughts, "Bring me Success Magazine," and "You will find it on my desk."

Omission of the Verb

RULE 9.—When the verb is expressed in one member of a compound sentence and omitted in the others, a comma takes its place.

Example: Our first object is to obtain knowledge; our second, to make a proper application of it.

Complex Subject

RULE 10.—When the complex subject of a sentence ends with a verb, or is of considerable length, it should be separated from the predicate by a comma.

Examples: All that you do, do with your might. That a man thoroughly educated in youth, and who has ever since been in the habit of composing could make so gross a mistake through ignorance, is almost incredible.

Quotations

RULE 11.—A quotation, or anything resembling a quotation, should be preceded by a comma.

Examples: Patrick Henry began his great speech by saying, "It is natural to man to indulge in the illusions of hope." The question now is, How shall we know which book to select?

Ambiguity

RULE 12.—A comma is sometimes necessary to prevent ambiguity.

Example: To remain in one spot always, prevents the mind from taking comprehensive views of things.

Words or Phrases in Pairs

RULE 13.—When words or phrases are used in pairs, a comma should be placed after each pair.

Examples: Honesty and sincerity, truth and candor, are enviable traits of character. The sunny morning and the gloomy night, the bleak winter and the balmy spring, alike speak to us of the Creator's power.

Contrasted Words or Phrases

RULE 14.—Words or phrases contrasted with each other should be separated by commas.

Examples: We live in deeds, not years. There are few voices in the world, but many echoes.

THE SEMICOLON

RULE 1.—When the conjunction is omitted between the members of a compound sentence, they should be separated by semicolons.

Example: The blue sky now turned more softly gray; the great watch-stars shut up their holy eyes; the east began to kindle.

NOTE 1.—When the sentences are short and very closely connected, they should be separated by commas; as, “The fire burns, the water drowns, the air consumes, the earth buries.”

RULE 2.—When the members of a compound sentence are subdivided by commas, they should be separated by semicolons.

Example: Under the fierce winds, the pines bend their heads; and the mountain snow is swept away, forming immense heights, and hiding everything from sight.

RULE 3.—The expressions *namely*, *as*, *i. e.*, or *that is*, *viz.*, etc., should be preceded by semicolons and followed by commas.

Examples: We have five senses; namely, sight, taste, hearing, smell, and feeling.

Rule 4.—When several expressions have a common dependence on a principal element, they should be separated from one another by semicolons.

Examples: If we think of glory in the field; of wisdom in the cabinet; of the purest patriotism; of the highest integrity, public and private; of morals without a stain; of religious feelings without intolerance and without extravagance, the august figure of Washington presents itself as the personation of all these.

When the element upon which the several expressions depend comes at the beginning of the sentence, the expressions should be separated from it by a comma; when it is placed at the end of the sentence, it should be separated from the series by a comma and a dash; as, “Science declares, that no particle of matter can be destroyed; that each atom has its place in the universe; and that, in seeking that place, each obeys certain fixed laws.”

THE COLON

RULE 1.—The salutation in business letters is usually followed by the colon.

Examples: Dear Sir: Gentlemen:

RULE 2.—A colon should be placed before a quotation,

a specification of subjects, etc., when introduced by such expressions as *this*, *these*, *that*, *as follows*, etc.

Example: The Declaration of Independence reads as follows: "When in the course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume, among the powers of the earth, the separate and equal station to which the laws of nature and of nature's God entitle them, etc."

THE PERIOD

RULE 1.—A period should be placed after declarative and imperative sentences.

Example: In every life the post of honor is the post of duty.

RULE 2.—The period should be placed after every abbreviated word.

Examples: Ult., inst., prox., Rev. John L. Dwight, D. D., LL. D.

NOTE 1.—When the first syllable of a Christian name is used as a substitute for the full name, no period is used; as, Ben, Tom, Dan, Will.

NOTE 2.—The ordinal adjectives 1st, 2d, 3d, 4th, 23d, etc., are not strictly abbreviations, and they do not, therefore, require the period after them.

THE INTERROGATION POINT

RULE 1.—Every direct question should be followed by an interrogation point.

Example: Are you satisfied with the way in which the work was done?

NOTE 1.—When several questions have a common dependence on a principal clause, each question should be followed by an interrogation point, and the word following it should begin with a small letter; as, "Shall treachery triumph in this decision? shall robbery? shall assassination? shall murder?"

THE EXCLAMATION POINT

RULE 1.—The exclamation should be used after an interjection or an exclamatory expression.

Examples: Peace! Peace! Why dost thou question God's providence? What a beautiful night!

THE DASH

RULE 1.—A dash is used to mark a sudden or abrupt change in the construction of a sentence.

Example: In the first place—but I will not discuss the matter further.

RULE 2.—Parenthetical and appositive expressions are sometimes set off by the dash.

Example: For two dollars—the cost of a theater ticket—you can secure this book.

THE QUOTATION MARKS

RULE 1.—Every direct quotation should be enclosed in quotation marks.

Example: Henry Clay said, "I would rather be right than be president."

REMARK.—A direct quotation is one in which the exact words of another are used. It should begin with a capital letter, be set off by a comma, and enclosed in quotation marks.

An indirect quotation is one in which the thought, but not the exact words, of another is used; as, "Clay said that he would rather be right than be president." An indirect quotation should not begin with a capital letter, should not be set off by a comma, and should not be enclosed in quotation marks.

NOTE.—When a direct quotation is separated by intervening words, such words are set off by commas, and each part of the quotation is enclosed in quotation marks; as, When Fenelon's library was on fire, "God be praised," said he, "that it is not the dwelling of a poor man."

RULE 2.—The titles of books, magazines, essays, etc., should be enclosed in quotation marks or printed in italics.

Examples: "The Ladies' Home Journal" "Success Magazine," or *Success Magazine*.

PARAGRAPHING

A **paragraph** is a sentence or a group of sentences connected in meaning and developing a single phase of the subject. Each phase of the subject should be treated in a separate paragraph, and every sentence in the paragraph should aid in the development of that phase of the subject.

Object of Paragraphing.—The objects to be obtained by paragraphing are: first, to separate the different phases of the subject; second, to make reading easy for the eye by breaking up the matter into short units; third, to make reading easy for the mind by giving it a resting place and a fresh start; fourth, to make the letter more attractive in appearance.

The function that a letter has to perform determines, in many cases, the paragraphing. For instance, the sales letter has four functions to perform: (1) to attract attention; (2) to create desire; (3) to convince; (4) to stimulate to action. Each function requires at least one paragraph. It will often be necessary to devote more than one paragraph to the development of a single function.

Length of Paragraph.—The first and the last paragraph should be short—as a rule, not more than three or four lines. Other paragraphs should not be more than seven or eight lines in length. To avoid monotony, paragraphs should vary somewhat in length. Business letters should be broken up into easy-reading, eye-pleasing paragraphs, even when there is but a slight change in the subject.

When to Paragraph.—While no rules can be given for paragraphing that will apply in all cases, the following suggestions will be helpful:

1. Every change of subject matter requires a paragraph.
2. Every idea that is to be emphasized should have a separate paragraph.
3. Make a new paragraph whenever the appearance of the page requires it.

THE MECHANICAL MAKE-UP OF A LETTER

No matter how important the message it contains, if a letter is unattractive in appearance it is likely to be cast aside with little attention. Neatness and taste in arrangement are to the letter what appearance is to the person.

The first essential of artistic appearance is the arrangement of the letter on the page. It should be so placed that the left and right-hand margins are of equal width and that the top and bottom margins are also equal. The margin is to a letter what the mat is to a picture; it gives to a letter a balanced appearance.

The left and right-hand margins should never be less than one inch. If the letter is short the margins should be correspondingly wider. The margins at the top and bottom should be a little wider than the side margins. Special care should be taken to see that the right-hand margin is kept as even as possible. Nothing gives a letter so unattractive an appearance as a ragged right-hand margin. Do not crowd the letter too far toward the top of the page. If the letter is short, instead of writing three or four lines entirely across the page, write seven or eight lines near the middle of the page.

Another essential of artistic appearance in a typewritten page is an even touch, which means that all type impressions should have the same degree of density. To secure an even touch, the type must be clean and good ribbons must be used. Special attention must be given to capital letters, and care should be used to see that the punctuation marks are struck lightly.

Except in the case of very short letters, a better display can be secured by single spacing, with double spacing between paragraphs. Always double space between the parts of the letter; that is, between the introductory address and the salutation; between the salutation and the body of the letter, etc.

**THE BERGER MANUFACTURING CO.
CANTON, OHIO**

October 15, 1915.

The Gale Mfg. Co.,
Albion, Michigan.

Gentlemen:

We are as yet without an acknowledgment of our Steel Furniture catalogue, nor a reply to our letters of Sept. 13th and Aug. 23rd, making inquiry as to whether we may expect favorable consideration for our Steel Furniture Devices.

We judged from your inquiry that you probably had in view the installation of a Steel Filing equipment. If our supposition is correct, why not favor us with your specifications from which we can quote you our best prices?

We are keeping our file open awaiting an expression from you relative to your disposition in this matter and in the event that you are no longer interested would thank you to so advise, having enclosed a stamped envelope with ours of Sept. 13th for your convenience in so doing, for we do not wish to annoy you with unnecessary letters.

Trusting we may yet have the pleasure of serving you and thanking you for your attention, we remain,

Yours truly,

THE BERGER MFG. CO.

ELP:AGW

This illustrates a poorly displayed letter. The side margins are too narrow; the right-hand margin is ragged; and the letter is placed too high on the page.

**THE BERGER MANUFACTURING CO.
CANTON, OHIO**

October 15, 1916.

The Gale Mfg. Co.,
Albion, Michigan.

Gentlemen:

We are as yet without any acknowledgment of our Steel Furniture catalogue, nor a reply to our letters of September 13 and August 23, making inquiry as to whether we may expect favorable consideration for our Steel Furniture and Filing devices.

We judged from your inquiry that you probably had in view the installation of a Steel Filing equipment. If our supposition is correct, why not favor us with your specifications from which we can quote you our best prices?

We are keeping our file open awaiting an expression from you relative to your disposition in this matter and in the event that you are no longer interested, would thank you to so advise, having enclosed a stamped envelope with ours of September 13 for your convenience in so doing, for we do not wish to annoy you with unnecessary letters.

Trusting we may yet have the pleasure of serving you and thanking you for your attention, we remain,

Yours truly,

THE BERGER MFG. CO.

ELP:AGW

This illustrates the same letter properly displayed. Note the wider side margins and the evenness of the right-hand margin. Observe also that the letter is centered on the page.

LETTERS ORDERING GOODS

Carelessly written letters ordering goods are a source of much inconvenience and delay, and in many instances, the cause of serious mistakes. In a letter ordering goods, the following essential points should be carefully observed :

1. Each item of the order should occupy a line or a sentence by itself. This arrangement facilitates the filling of the order, as each item can then be checked off as it is gotten ready for shipment.

2. The quantity, quality, style, size, color, and any other specifications necessary to enable the shipper to fill the order correctly, should be given. When ordering from a catalogue in which the goods are designated by number, the catalogue number and the date of the catalogue should be given.

3. The manner of shipment, whether by freight, express or parcel post, should be specified; also the route if this is important. If the manner of shipment is specified and the shipper fails to observe such instructions, the loss, if any occurs, falls upon the shipper. If, however, no shipping directions are given, the shipper may choose his own route and method of shipping without incurring any liability. The destination, if different from the writer's address, should also be given.

4. In the case of the first order, the letter should contain a remittance covering the cost of the goods, or satisfactory references as to financial responsibility.

LETTER ORDERING GOODS

Gentlemen:

Please ship us by freight the following:

10 reams 17 x 22, 20-lb., Brother John-
than Bond, white
4 cases 17 x 22, 24-lb., Scotch Linen
Ledger
9 reams 17 x 36, 36-lb., Old Hampshire
Bond
20 reams 25 x 36, 36-lb., Old Norse Bond
15 " 8½ x 11, White Laid Mimeograph,
put up in packages of 500 sheets each

Yours truly,

5. A letter duplicating an order should contain the same information as the previous order. For instance, to say, "Please duplicate our order of the 15th," necessitates looking up the first order, and entails further correspondence if it can not be found.

6. Letters relative to a delay in filling an order should contain a duplicate of the original order, so that in case the original order was not received or was lost, the order can be filled from the duplicate.

LETTER ORDERING GOODS

National Grocery Company,
Chicago, Ill.

Gentlemen:

Please ship us by Michigan Central Freight
the following:

15 doz. pint cans Olives
10 mats F. J. Coffee
6 bgs. Ice Cream Salt
75 1-lb. cans H. Cocoa
6 brls. N. O. Molasses
15 pails #1 Mackerel
10 cases Royal Baking Powder
50 bxs. Sunlight Soap
10 pkgs. S. Yeast Cakes

As our stock of some of these goods is getting low, we wish you would follow this shipment with tracer.

Yours very truly,

Notes

1. No punctuation mark is required at the end of each item of the order.

2. The names of the articles should be capitalized, but such words as *cases*, *reams*, *barrels*, *dozen*, *gross*, etc., expressing quantity, and such words as *white*, *hard-finished*, etc., expressing quality, should not be capitalized.

3. If an item requires two lines, the second line begins a little to the right of the first line.

4. The items composing the order should be indented far enough to the right of the paragraph margin to make the space at the left and at the right of the items uniform.

Exercise 8

Order from the Standard Furniture Company, Grand Rapids, Michigan, the following goods, selected from their 1915 catalogue: 4 #42 fancy rockers; 8 #426 hall stands; 2 #39 dining tables; 6 #94 bookcases; 12 pairs #91 lace curtains; 12 #75 office chairs. Request that the goods be shipped by freight.

Order from F. S. Webster Co., 14 N. Franklin St., Chicago, Illinois: 4 reams #85½ berkshire typewriter paper, 8½ x 13; 4 dozen purple record underwood typewriter ribbons, star brand; 2 dozen black and red record underwood typewriter ribbons, O. K. brand; 3 boxes multi-copy carbon paper, black, 7-lb., 8½ x 11; 4 dozen 2-oz. bottles typewriter oil. Instruct that the goods be shipped by parcel post or express, whichever is the cheaper.

Assume that it has now been a week since you placed the above order and that you have not received the goods nor any acknowledgment of the order. Write to the F. S. Webster Co., asking them to hurry the goods along.

Acknowledging orders.—An order should, as a rule, be acknowledged as soon as it is received. The purchaser is entitled to know whether his order has been received and whether it can be filled precisely as given and within the required time. A person placing an order naturally follows it with interest, and a courteous acknowledgment will go far toward establishing permanent business relations.

Subscriptions.—When subscribing for a magazine or a newspaper, it is best to state specifically: (1) the amount of money enclosed; (2) the form in which remittance is made; (3) when the subscription is to begin; and (4) the name of the publication ordered.

Racine, Wisconsin,
October 5, 1915.

The Curtis Publishing Co.,
Philadelphia, Pa.

Gentlemen:

You will find enclosed post-office money order for \$1.50, for which please send me the "Ladies' Home Journal" for one year, beginning with the January number.

Yours very truly,

Exercise 9

1. Write a letter to the Perry Mason Company, Boston, Mass., enclosing post-office money order for \$2 for a year's subscription to the "Youth's Companion."

2. Write a letter to the Curtis Publishing Company, Philadelphia, Pa., publishers of the Saturday Evening Post, asking them to change the address of your Saturday Evening Post.

NOTE.—In requesting a change of address, always give the old address as well as the new.

Enclosures.—Any enclosure, whether of money, printed matter, or samples of merchandise, should be mentioned in the body of the letter, and "*Enc.*" should be written at the lower left-hand corner of the letter if one enclosure is to be made; if more than one, "*Enc.*" with a figure indicating the number of enclosures; as, "*Enc. 2.*"

If the enclosure is a remittance, the letter should state the exact amount, the form in which it is sent—check, draft or money order—and how it is to be applied. The reason for giving the details is that a wrong enclosure or an error in the amount may be detected and corrected at once.

Enclosures such as checks, drafts, invoices, receipted bills, etc., should be laid upon the face of the letter with the top and left-hand edge even with the corresponding edges of the letter, fastened with a paper clip, and folded with the letter.

Acknowledging remittances.—A prompt acknowledgment of a remittance should be made, stating the amount of the

LETTER ACKNOWLEDGING REMITTANCE

Gentlemen:

We thank you for your check for \$175, which has just been received and placed to the credit of your account.

We appreciate your promptness in this matter, and trust that we may have your name on our books for another order soon.

Very truly yours,

remittance and the purpose for which it was designated by the sender, and when required, the letter should be accompanied by a receipt or a receipted statement. In addition, the letter should express an appreciation of the remittance.

The following letter from the office of the White Star Steamship Company is a good example of a courteous acknowledgment:

Dear Sir:

This will acknowledge the receipt of your letter of yesterday with check enclosed for \$50, which we note is to be applied as a deposit to secure the reservation of Room 132 for your daughter and Berth 1 in Room 140 for yourself at the rate of \$53.75.

We thank you very much for this deposit and will ask you to kindly send us the full name of your daughter.

We should like to call your attention to our travelers' checks and letters of credit.

Yours truly,

Exercise 10

1. Write to Howard & Solon, grocers, your city, enclosing a check for \$12.50 to apply on your account.

2. Write a letter from Howard & Solon acknowledging receipt of the check.

3. Your customer, Henry Evans, Columbus, Ohio, who owes you a bill of \$57.25, sent, by mistake, a check for \$59.25. Write a letter acknowledging receipt of the payment; call attention to the error, and enclose your check for \$2, the amount overpaid.

Wood & Cole, Lynn, Mass., send you an order for goods amounting to \$216. They failed to enclose payment or to furnish references. Write them a letter, stating that as you do not find them listed in either Dun's or Bradstreet's, it will be necessary to furnish the names of some firms with whom they have done business or the name of some bank that would know of their financial standing. Explain that this is a rule of your house, to which you must adhere. Be careful not to give offense.

LETTERS OF RECOMMENDATION

Letters of recommendation may be divided into two classes: *general* and *personal*. The general letter of recommendation usually opens with the salutation "To Whom It May Concern." It is given to the person requesting it, to use as he sees fit, and must, in courtesy, be delivered to him unsealed. He keeps the original and sends a copy with his application.

The personal letter of recommendation is addressed to some individual or firm, and is mailed directly to the person addressed. The first essentials of a letter of recommendation is truthfulness. It should not conceal any facts nor overestimate the ability of the applicant. A few brief, pointed statements concerning the character and ability of the applicant will have more weight than a long letter filled with stereotyped expressions.

GENERAL LETTER OF RECOMMENDATION

To Whom It May Concern:

Miss Mary E. Burns, the bearer of this letter, has been in our employ as stenographer for the past two years.

Her work has been of a very high grade. She is rapid and accurate in both shorthand and type-writing, and is especially strong in English, spelling, and punctuation. She is punctual, thoroughly reliable, and possesses a marked degree of initiative. She is a young woman of pleasing personality and displays tact in meeting callers.

We are pleased to be able to give Miss Burns this recommendation and to have her use our name as reference.

STANDARD MANUFACTURING CO.,

By

Notes

1. The general letter does not require a complimentary close, though some prefer to use *Yours truly*, *Respectfully yours*, etc.

2. The salutation may be written in any of the three ways: *TO WHOM IT MAY CONCERN*, *To Whom It May Concern*, or *To whom it may concern*.

SPECIAL LETTER OF RECOMMENDATION

Messrs. H. L. Harmon & Son,
Jacksonville, Fla.

Gentlemen:

It is a pleasure to reply to your letter of May 25 inquiring as to the character and ability of Mr. John H. Williams.

Mr. Williams has been in our employ as book-keeper for nearly three years, and we have found him accurate and thoroughly reliable in the discharge of his duties. He has shown a keen interest in our business, and we regret to lose his services, but the position we have to offer does not warrant our paying him what he is really worth.

We take pleasure in recommending him to you, because we feel sure that he is qualified to render you efficient service.

Yours truly,

LETTERS OF INTRODUCTION

A letter of introduction is a letter written by one person to another, introducing a third person. It should be short, merely stating the purpose of the introduction and containing a few words of recommendation. Such a letter should not, of course, be given unless the person who gives it has reason to believe that the introduction will be of mutual interest and advantage to the persons introduced.

A letter of introduction is left unsealed, and generally given to the person introduced, who presents it to the person addressed. The word *Introducing*, followed by the person's name, is written in the lower left-hand corner of the envelope.

LETTERS OF INTRODUCTION

Mr. Carlton S. Winner,
Waterloo, Iowa.

Dear Mr. Winner:

This will introduce to you Mr. Garnet G. Hammond, the young business man about whom I wrote you a few weeks ago. He is now in Waterloo for the purpose of looking up a desirable location for a branch store.

By strict attention to business, uniform courtesy, and fair dealing, Mr. Hammond has built up a successful business here. He is the kind of man that Waterloo will be glad to welcome and whom you will be pleased to know personally.

Any favors that you may be able to show him, either in introducing him or assisting him to find a suitable location will be appreciated by both him and me.

Yours sincerely,

Mr. Staige Davis,
Charleston, W. Va.

Dear Mr. Davis:

This will introduce to you my friend, Mr. E. Connor Hall, who is visiting your city with a view to locating there. He is a young man of exceptional ability, sound legal training, strict integrity, and excellent morals.

Any courtesy that you may show him will be appreciated by him and will be considered a personal favor to me.

Sincerely yours,

Exercise 11

Write a general letter of recommendation for Miss Carrie I. Wood, who has been employed as stenographer in your office for two years. She is rapid, accurate, and reliable. Her knowledge of the details of office work, coupled with her initiative, fits her for a responsible position.

Write a letter recommending Mr. Harold Lansing as salesman. Mention that he has been in your employ for three years; that his work has been entirely satisfactory; that he is a man of excellent habits, conscientious, and aggressive; that he is leaving your employ because of the dissolution of your firm.

Write a letter to Mr. M. J. Thomas, Secretary of the Chamber of Commerce, Wheeling, W. Va., introducing your friend, Mr. John H. Crane, a recent graduate from the Dental Department of the University of Minnesota, who is about to begin the practice of dentistry in Wheeling.

LETTERS OF APPLICATION

The letter of application is one of the most important letters that you will have occasion to write. It affords you an opportunity to bring yourself to the notice of business men. It is your personal representative, sent in advance to create a favorable impression before the interview. You should, therefore, devote to it all the time and effort necessary to make it represent your best self.

While no set form can be given that will answer in all cases, the letter of application should usually contain four paragraphs. It should—

1. Name the position for which you are applying and tell how you heard of the opening.
2. State your qualifications—age, education, and experience.
3. Give your references.
4. Have an appropriate closing.

In writing a letter of application, the following suggestions should be carefully observed:

1. Use a good quality of plain, white paper, writing on one side only.
2. Be sure that the paper and envelope are clean. Under no circumstances should letters containing blots or erasures be sent out.
3. Have your letter typewritten if possible, unless requested to apply in your own handwriting. If applying for a position requiring penmanship, enclose a specimen of your writing.
4. Write frankly and modestly; express no doubt as to your ability to fill the position for which you are applying. When answering an advertisement, cover all the points mentioned in the advertisement.

In any event, give your age, your preparation, your experience, and your references; state whether you are married or single, unless you are so young as to be obviously single, and if requested to do so, name the salary you expect.

5. If possible, give as reference the name of a former employer, the instructor in the courses you have taken, or some friend who can speak of your character and ability. Never give a person as reference, however, until you have secured his permission. Always give the full names and addresses of your references.

6. If you have letters of recommendation, enclose carefully written copies, marked "Copy" at the top or bottom, with the word "Signed" in parenthesis before the signature.

7. If you are not asked to name a salary, say nothing on that point, unless to state that you are willing that the matter of salary be determined after the employer has had an opportunity to form an idea as to the value of your services. If asked to name a salary, never say "Moderate salary," or "Salary no object," as that would be unbusinesslike and probably insincere. When you name a salary, take into consideration your ability and experience, and the salary paid for such services in the locality where you are applying for a position.

8. When an impersonal address, such as "A 263, Tribune Office," is used, it should occupy the same position as the personal address, both in the letter and on the envelope, and the salutation should be *Dear Sir* or *Gentlemen*. This gives a better appearance than to omit the salutation.

The following opening paragraphs will suggest some of the various ways of beginning a letter of application:

I wish to apply for the position of stenographer in your office, as advertised in this morning's Tribune.

Please consider me an applicant for the position of stenographer which you advertised in this morning's Tribune.

I have just learned through my friend, Mr. William G. Beach, with whom you are acquainted, that you are in need of a stenographer, and I desire to apply for the position.

The Employment Department of the Underwood Typewriter Company has just informed me that you are in need of an experienced stenographer. Please consider me an applicant for the position.

LETTER OF APPLICATION

<i>Names position</i> <i>States qualifications</i> <i>Gives references</i> <i>Appropriate closing</i>	Muncie, Indiana, August 5, 1916. G 52, News Office, Indianapolis, Indiana. Gentlemen: Please consider me an applicant for the position of stenographer that you advertised in today's Tribune. I am twenty-two years of age, and am a graduate of the Cass Technical High School, Indianapolis, Indiana, and also of the Blank Business College, Muncie, Indiana. I have had three years' experience with Jennings, Harding & Co., wholesale grocers of this city. I can take dictation readily at from 100 to 125 words a minute, and am a rapid, accurate typewriter operator. I am familiar with filing and other details of office work. I enclose letters from Prof. B. A. Brown- ing, Principal of the Cass Technical High School, and from Mr. H. A. Gaines, President of the Blank Business College. For further information as to my character and ability. I refer you to Mr. H. M. James, Cashier of the First National Bank, Huntington, Indiana. If you desire, I shall be pleased to call at your office for a personal interview at your convenience. Yours respectfully,
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Exercise 12

WANTED.—By a manufacturing concern, an office boy, bright, fifteen to eighteen years of age. Permanent, with fine opportunity for advancement. Give age, education, and telephone. Address H 430, Record Herald.

INSTRUCTIONS.—Answer the above advertisement, using your own address. Assume that the Record Herald is published in your city; that you are seventeen years of age; that you have had two years in high school; that you worked for the Smith Manufacturing Co. during your last vacation; and that your telephone is 1244-M.

LETTER OF APPLICATION

125 Palmetto St.,
Charleston, S. C.,
August 24, 1916.

Mississippi Lumber Company,
Meridian, Miss.

Gentlemen:

I wish to apply for the position of office manager as advertised in the January number of "The Lumberman."

I am thirty-five years of age and am married. I have had five years' experience as correspondent and assistant manager of the South Carolina Lumber Company, Charleston, South Carolina, where I attended to a large part of the correspondence and had considerable experience on the road selling goods and making large contracts.

My sole reason for desiring to make a change is that I see no opportunity for advancement here. I should like to become associated with a firm where the work requires individual responsibility and judgment, and where there is an opportunity for promotion.

As to my character and ability, I am permitted to refer you to the Haines-Martin Company, contractors; H. S. Copeland, Cashier of the State Savings Bank; and to Rev. W. Earl Brown, Pastor of the First M. E. Church, all of this city, and to the Columbia Lumber Company, Columbia, South Carolina.

If you desire any further information, I shall be glad to answer any questions that you may care to ask.

Yours very truly,

WANTED.—Bookkeeper; must be rapid and accurate, good penman; good opening for right person. State age, experience, and reference. Address J 38, Evening News.

INSTRUCTIONS.—Assume that you are eighteen years of age; that you have had two years in high school, and are a graduate of the Commercial Department of the school you are attending; that you

LETTER OF APPLICATION

C 24, Herald.
Chicago, Ill.

Gentlemen:

Your advertisement in yesterday's Herald for a salesman who has a thorough knowledge of the paint and varnish business interests me. I should like to have you consider my application for the position.

Since graduating from the Blank High School five years ago, I have been employed by the Sherwin-Williams Paint Co., Cleveland, Ohio, two years as clerk and three years as salesman. During this time I have completed the Sheldon Course in Salesmanship and the Emerson Course in Personal Efficiency, applying the principles of both courses to my daily work.

My experience has given me a wide knowledge of the paint and varnish business--just the training, it seems to me, that would make my services of special value to you. You may depend on my taking a deep interest in your business, because I have an intense desire to advance.

As to my honesty and reliability, I refer you, by permission, to Mr. A. W. Jones, Sales Manager of the firm mentioned above, who assures me that he will be glad to give you any information you may wish as to my character and ability. He is in sympathy with my desire to secure a broader field of action.

If the position that you have to offer is one in which there is a real opportunity for an earnest, ambitious young man, I should be pleased to have an interview with you.

Yours very respectfully,

have had no actual experience, but that you believe the thorough training you have had, which included business arithmetic, rapid calculation, penmanship, as well as modern practice in bookkeeping, has fitted you to fill the position acceptably. Refer to the principal of the Commercial Department of the school you are attending, and to some business man who has a knowledge of your character and ability; state that you are willing to leave the matter of salary until you have had an opportunity to demonstrate what you can do.

THE SALES LETTER

The successful sales letter must be constructed upon certain fundamental principles. It must accomplish through the *written* word what the salesman accomplishes through the *spoken* word. It stands to reason, then, that it must be built upon the principles of salesmanship. It must carry the mind of the prospective buyer through certain fundamental processes, just as a good salesman does.

There are four distinct steps that enter into every sale. These apply whether the solicitation is by letter or in person. They are what might well be termed "the mental law of sale."

Memorize these four fundamental principles, for they must apply in every sales letter you write. It must—

1. Attract attention.
2. Arouse interest.
3. Create desire.
4. Induce action.

Note how closely these principles parallel the construction of a good salesman's selling talk. You will see, then, that the matter of writing a sales letter is simply talking to your prospect as good sales talk on paper as you would face to face.

First, you must get attention. This may be done in the opening paragraph by appealing to some emotion, such as curiosity, ambition, surprise, vanity, desire, or self-interest. It should be put in a striking way so that the reader will want to know the rest of your story.

After you have secured attention you must awaken interest. This may be done through a description or explanation of your proposition, or by some specific suggestion of profit in it for the prospect. The salesman can *show* his

<i>Opening secures at- tention by an interesting question</i>	Dear Sir: Have you thought that because your house was not wired for electricity you must forever continue doing without the convenience of electric lights?
<i>Description of the propo- sition arouses interest</i>	If that's the way you look at it, you will be surprised when we say that we will put our service into your kitchen, install a sixty candle-power Masda lamp just where you want it and give you an electric flatiron for \$12.
<i>Argument and per- suasion create desire</i>	This, without a doubt, is a tremendous lot for the money, but we want to make sure you are given the opportunity of enjoying the great convenience and wonderful benefits of electricity. And you needn't fear that in having this service installed you will have to put up with a lot of trouble and muss. Your house will not be disturbed or mutilated. The electricians will spend only a few minutes in your kitchen putting in the necessary wires. These will be entirely concealed within the wall and ceiling. Only the neat fixtures will show. The workmen will clean up any small evidence of their work as they go.
<i>Close in- duces action</i>	Doesn't this proposition interest you--a complete kitchen service for \$12 and twelve months to pay for it--just a dollar each month? We believe it does, so we are enclosing a card to make it convenient for you to request a call from our Mr. Smith. He will be glad to explain everything that has not been made clear--with no obligation to you. Sign and drop the card into the handiest mail box--that's all. Yours very truly,

Here is a letter used by an electric company to secure the introduction of electricity into the homes of nonusers. It contains all the elements of salesmanship that have been outlined. From the opening, which touches upon a vital point in the mind of house owners, through the description of the proposition, the logical arguments in its favor, the persuasive answer to the fear of "muss and trouble," the reader is lead irresistibly to the close and the inducement to take action—to ask "Mr. Smith" to call.

Dear Sir:

A picture of a turkey in your window may be attractive, but the crowd watches the live turkey that moves around. Handkerchiefs in a window are not extraordinary, but a dealer kept them flying with an electric fan and got a big audience.

What are you going to put in your window to make it different from the other fellow's and draw the big crowd? There is need of something unusual to get attention to your window in holiday times because then everybody works overtime on his display. There's red-hot window display competition during December.

Something moving will do more to draw people right up to the plate glass and keep them there than the most beautiful "still life" setting. The eye loves motion and seeks it.

With a lot of fine windows besides your own, make yours stand out with a snappy moving object. The Dealers' Service Department has the live object for you. It's exclusively for the Good Housekeeping Stores too.

We have bought several hundred motion displays at \$4 each. They are worth \$25 when bought one at a time. But we turn them over to you at the price we pay, \$4. And besides, we pay the transportation charges. This is part of the service to Good Housekeeping Stores.

Read every word of the enclosed folder; then take advantage of this good offer before all the displays are snapped up. They are moving fast. Use the coupon on the last page of the folder. Fill it out and mail it today.

Yours very truly,

Attention secured

**Interest
aroused by
dwelling
upon an
important
condition**

Argument backed by suggestion of what to do—creating desire to do it

Action is urged and it is made easy to take

This letter is a model for its purpose. It was sent out by the Dealers' Service Bureau of a standard magazine. Note how cleverly it introduces the subject of more effective window trims; how it elaborates on the problem of window trimming in general, and then offers a solution that is logical and attractive. The close is made strong, so that the reader will be induced to take immediate action. This letter will bear careful study, for it consistently observes the rules of good salesmanship.

goods, but the sales letter writer must *tell* about his. He must paint a picture in words that will make the reader want to know more about his goods and their value to him.

Once interest has been awakened, desire will follow quickly if you point the way. This can be done by giving the reader facts and figures showing why he should have your goods. Tell him what *they will do for him*, how they can be utilized to effect a saving, increase efficiency, save time, add to convenience, promote health or happiness—whatever service they will render.

Then in the fourth step, you must “cash in” on the progress you have made. Your prospect is now ready to take some action. Make it easy to take. Provide a handy means—an order form, a postal card or a coupon. Here in the close of the letter, urge immediate action. Tell your man *to act* today, and make it very insistent that he do so.

The Art of Securing Attention

The first step in writing a letter is to secure attention. This may well be called the most important step of all, for without attention the remainder of your message is lost, no matter how strong it may be.

There are several ways of securing attention. The following are the most commonly employed:

1. By asking a question.
2. By making a direct statement of an interesting fact.
3. By making a strong assertion.

The following opening paragraphs illustrate the question method of securing attention:

“Do you know that it is a very small and comparatively inexpensive matter to install a little water heating outfit in your garage that will warm the building, and at the same time furnish an ample supply of hot water for washing down automobiles, and for other cleaning purposes?”

"How many people pass your store each day? Are most or even many of them possible customers for your line? How many look at your window display? How many stop to look at the window? How many step inside after looking? How many buy because they were reminded of some need by the goods shown in your window?"

"Do you realize that a vigorous effort on your part at this very moment will bring to your college many of the boys and girls finishing the public schools?"

"Would you invest \$214.84 if you knew it would yield you \$401.75 in the first six months?"

"Will you let us help double your sales for March, and at the same time build a foundation for a bigger, better, future business?"

"Did you ever stop to think that practically every article of food that is placed on your table is dependent on the efficiency of your refrigerator?"

"Do you want to get more milk and more money from your cows?"

"Every time you sell a man a shirt do you have a feeling that he will come back to you when he wants shirts again?"

"Who draws the biggest salary in your business and does the least work for it?"

"Wouldn't you like to get rid of continually cleaning and polishing your floors?"

Note how the question method of opening a letter paves the way to interest. As you read over these queries you find yourself subconsciously asking whether or not the point that has been made is true in *your* case. Thus your interest is at once aroused, and a train of thought is started that makes you want to know more about the proposition. While this method of securing attention is good, it can be easily overworked.

You will observe that the "you" element is much in evidence in these questions. It is almost an axiom that any letter that purports to be a personal communication

must start at once to address its message direct to the reader. A salesman, after his salutation, immediately begins addressing "you." A letter, from the start, should talk "face to face."

There are exceptions to every rule, but you can not go wrong to remember at all times that the "you" element is the most important element in letter writing.

Next we have the direct statement method of opening, illustrated by the following paragraphs:

"All day long—from the minute your mind takes the trail early in the morning until you quit the game late at night—you're figuring on ways to sell more goods, to win more trade."

"You would not sell your steady-going business for the face value of your insurance policy. And yet fire at any moment may force you to make this losing exchange."

"You'll be as enthusiastic, no doubt, over the proposition contained in this letter as was the first manufacturer we put it up to."

"Unquestionably the dearest treasure to you on earth is your little baby, and you will spare yourself no pains in its care and feeding."

"The only difference between a \$5,000 man and a \$10,000 man is—production."

"Look at the lead pencils used in your store. The worn erasers mean that mistakes have been made. Mistakes cost you money."

"I want to make you this short, straight business proposal."

"Your new home will be but a cold structure up to the point where the woodwork and floors are ready for finishing. Then you will select the finishes for the various rooms—change it into a home, different from others."

The direct statement method is the type of opening most commonly employed. It is businesslike, starts the letter off well, and leads easily and naturally into the body where the arguments are presented which it suggests.

<i>Attention won by unique opening</i> <i>Interest aroused by showing an intimate understanding of the reader's problems</i> <i>Proof</i> <i>Desire created</i> <i>Action induced by a guarantee of satisfaction</i>	Dear Sir: If a man should call on you and tell you that he could solve all your office problems--that he could show you a better system of handling detail--that he would guarantee to develop a higher degree of efficiency-- If he should tell you that he has had many years of experience in the management of large office organizations--that he is now an officer in a large business training institute, and that he is also a lecturer on office organization in one of the largest universities-- And if, in addition, he should tell you that he has investigated and correlated the office systems of the National Cash Register Company, the Burroughs Adding Machine Company, the Sherwin-Williams Paint Company, the Ford Motor Company--wouldn't you pay him \$3 to work for you? J. William Schulze is the man we are talking about, and your three dollars will buy his 380-page book on office organization and management. The enclosed descriptive circular tells you more about it, and gives you the table of contents of one hundred and seventy-five topics that are covered. Three thousand four hundred concerns have already adopted the book as their office manual. Send for your copy of "The American Office" today. Look it over and have your office manager study it, and if, at the end of five days, you are not convinced that it is all we claim for it, send it back, and your three dollars will be returned to you promptly. Very truly yours,
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Note the "you" element throughout this letter. The writer forgets entirely that he is interested in the proposition. From start to finish, the interest element is sustained.

In writing a letter you can make no mistake in using this style of opening. The average man will take action on a proposition that has been half formulated for him. If you say, "You can cut your printing bills in half," you have established a premise which he will accept if you follow it up with logical reasons why. Do not lose sight of the qualifying word "direct," however, when using the statement form of opening. You must hit your reader with sufficient force to command the attention you are after.

The third type of opening—a strong assertion—is illustrated by these examples:

"Your stenographer wastes half of her time."

"You pride yourself on watching the leaks in your business, but you are paying 25% to 75% more for your stationery than you need to."

"Don't blame your clerks when your statements fail to go out on time. You are as much at fault as the system."

"Get out of the buzz class in writing your letters."

This style of opening is difficult to handle and should not be employed until you are sure of your ability to follow it up with statement that will turn the "sting" or shock in it to your advantage and leave the reader in a receptive frame of mind. When properly used it is a very strong opening, for it makes the reader "sit up" and take notice of what you say.

Too much emphasis can not be placed upon the importance of the opening paragraph. Thousands of letters are sent out every year that fail through the writer's lack of understanding how to start them properly. Imagine how much interested you would be in a letter that started out like this: "We want to call your attention to our complete line of furniture and rugs. This line has cost us thousands of dollars to install." You do not care what they want to do

or how much it cost them to install their line. What you are interested in is what they have that will be of profit to you. How much better this merchant puts it: "This is furniture bargain week at our store. You can save 25% on the cost and you'll be 50% ahead on the quality. Here's why —." An opening like that induces you to read further.

The merchant who solicits your trade with a form as hackneyed as this will never get it: "We take this opportunity to solicit your patronage. This store needs your trade. We have just the furniture and rugs you want." By his own admission he is not succeeding. Another merchant sends out a letter to accomplish the same purpose, but he makes you feel at once that he is interested in you and really desires to serve you: "We haven't seen you in our store for some time. Are you dissatisfied with our merchandise or service? This letter is written to learn if we have offended you in any way."

Be watchful at all times to avoid the timeworn and threadbare openings handed down by the past generations of business men. "We have the honor to inform you," "In compliance with your esteemed favor," "Agreeable to your valued request," and similar trite expressions of meaningless solicitude and senseless formality have no place in the modern art of letter writing.

The manufacturer who writes: "Yours of the 14th received and noted, and agreeable to your request we take pleasure in sending you a copy of our catalog," says what is quite obvious and unnecessary, for if he had not received "yours of the 14th" how could he have noted it or the request for his catalog?

But the manufacturer who writes: "Here is the little book for which you asked. It's a wonderful book in many ways. It is written with all the enthusiasm of a man who knows through actual experience what our system will accomplish for the office manager," has the sales instinct and does not waste any words in placing his proposition before you.

Similar instances could be cited almost indefinitely. Make a practice of studying the openings of the letters you run across and then analyze what their effect is upon you. If you find that the writer wins your attention with his opening paragraph, apply what you have been told here and you will see that he has employed some one of these principles and practices.

Arousing Interest and Holding It

We have seen how attention can be secured, but we must next know how to turn that attention to our advantage—to arouse interest. We must do this immediately, too, for but a fraction of a minute elapses between our opening paragraph and the one that follows, and the mind of the reader, excited by our first statement, demands further satisfaction, or it will turn to other things.

There are two distinct kinds of interest elements. The first of these is the “human interest” element. Human interest is difficult to describe. It is that thing in a story, for example, that causes us to live with the characters through their adventures. It is a direct appeal to the emotions. It is to “you,” of “you” and for “you.”

Remember that every man is interested in himself, his business, his problems—but seldom, if ever, in you or in your affairs. If you want to interest him in your proposition, you must carefully weigh and analyze his needs, locate the real cause of his troubles, and then show him the vital connection between your proposition and his interests.

E. St. Elmo Lewis, the well-known business writer, brings this point out very clearly when he says:

“When we finally come to understand that the interesting element in all advertising is the human element, the personal element which reduced to a general principle simply means that men are always more interested in men than in things, we will make our advertising personal in both the sense of the writer and his business and in the sense of the man or woman who is to read it.

"The other very simple human principle involved in successful advertising, and always practiced by the man with a vision, whether he be selling goods on the road or writing about them in his copy, is the simple principle that Madam de Sevigne gave as a recipe for good conversation: 'Always talk about your listener's interests, his pleasures, his business, his hobbies, or his loves.' "

But let us show by means of illustrations just how this "human interest" element and the "you" element work together.

"If you draw \$3,000 a year, you are a \$60,000 investment at five per cent. If you are a live wire—we know you are or we wouldn't use our postage on you—you are keeping your eyes open for ways in which to make yourself an \$80,000 man instead of a \$60,000 man."

Your imagination is at once excited by the clever comparison of your income and what you would represent as an investment. Perhaps you never thought of yourself just that way before. You unconsciously rise in your own estimation. Now, suppose the writer had introduced the same subject from his point of view instead of yours. Some such a paragraph as this would not have appealed to you at all:

"We believe we can show you through our knowledge of your problems how you can increase your income."

A book publisher pictures to you in a very human way a condition that you can instantly recall having been placed in at some time or another, when he writes:

"Do your arguments always win for you? Are you always able to say what you have planned to say—and does it always have the snap and persuasion you imagined it would have? Are you ever forced to admit that your adversary has beaten you in the business of wits—because you said the wrong thing—perhaps used but one wrong word—at the critical moment?"

You can not make a satisfactory answer to these pertinent questions, hence what is more natural than that you should

eagerly turn to what he has next to say and the solution of the matter that he will offer.

A farm machinery manufacturer hits five nails on the head when he sketches these advantages to his farmer prospects:

“Did you ever stop to think what you could do with an engine on your farm? If you only had a one horsepower you could run your cream separator—pump all the water you could use—grind from 12 to 25 bushels of grain—run a fanning mill, grindstone or washing machine—and while your engine was doing this work for you, you could be busy at other jobs to be done.”

He might have told how big his plant was, how long he had been in business, how many engines he turned out a day, what kind of materials he put into them; but, no; he was a wise man; he realized that what the farmer was interested in was what the engine would do for him, how it would solve his labor problem.

A hat manufacturer writes to dealers thus:

“We want to help stimulate your hat business. We have the right goods to do just that thing. We have developed the hat departments of hundred of merchants in every part of the country, and we are certain we can help you to make more hat sales and that means for profits.”

Would you expect such a letter to cause you to write an early reply? The manufacturer mentions himself five times and you are thought of only twice. How much better it would have been, how much more it would have appealed to you, if he had said:

“Two things will stimulate your hat business—the right goods for your trade and the kind of good co-operation a live manufacturer can give you. Both are yours for the asking. We’ll gladly satisfy your keen business instinct on quality and price, and give you the benefit of what we have learned in helping build hat businesses for hundreds of merchants in every part of the country.”

Never lose sight of the importance of presenting your

proposition from the point of view of the reader. This is well summed up by one writer who says :

"When you have mastered the facts of the case, then you might give your attention to the importance attaching to the point of view. The keenest facts do not make an effective appeal to the mind unless they can easily and naturally be applied to something in which one is already interested or about which one already has some knowledge. Of what use is it for you to try to interest me in the purchase of an automobile by telling me the vital facts about cylinders, tires, engines, coolers, and the like, when all your talk is pretty much like Greek to me? If I already have a machine and you are trying to sell me a better one, doubtless that might do, for I would be supposed to know something about those things.

"No, you are approaching me from the wrong point of view. What you must do is to show me how a busy man with no time for additional pleasures, and not inclined to extravagant show, can use a machine to increase his efficiency, save his time, promote the health of his family, entertain his friends, and serve the sick and the poor. I am already interested in such matters, and if an automobile has any application to such things, then your facts along that line will interest me at once. Later you can tell me all about the mechanism.

"In other words, after you have acquired a great range of facts from your own point of view you must turn right around, if need be, and do your best to see them from the point of view of the man whom you are seeking to impress. You will find the same facts taking on entirely new colorings. It is up to you to pick and choose those that will relate themselves to the other man's present knowledge and feelings. You have got to start in at the place where you find him, else you will never get the chance to pull him along to the place where you want him to go. Your minds must meet, as the lawyers would say, on some common ground before you can expect him to follow your reasoning to some conclusion as yet new to him. A point of contact must be established and that you can discover only by taking the right point of view."

Our first interest element—human interest—coupled with the "you" element, is essential in addressing those who are

unfamiliar with your proposition and what it will do for them. There is another class of prospects, however, to whom our second interest element will more strongly appeal. These are the type who are as familiar with our proposition or product as we ourselves, perhaps. They might be termed those who "know." To this class, obviously, it is unnecessary to inject the human interest element. What they are interested in is the plain, practical details. They already know what there is in the proposition for them in a general way. What they want, and the only thing that will interest them, is something about quality, service, profit, price, delivery, terms, and the like. In writing this class we must use, as a general rule, our second interest element—"technical interest."

This element gets right down to business. It paints no pictures, but presents plain, unvarnished facts. It takes for granted that the reader already knows what he can do with a proposition and the only thing he is interested in is whether or not he can do it with the specific proposition presented.

Such an interest appeal, for instance, would not dwell upon the pleasures or benefits of owning an automobile, but at once launch into a description of its mechanical construction, the bore and stroke of the motor, the lighting and starting system, etc.

Note how this letter immediately goes into facts and figures that are interesting to the engineer to whom it was sent:

"Early in 1914 the Chamber of Commerce Building, Detroit, spent \$142.61 for Nonpareil Insulating Brick and \$72.23 for Nonpareil High Pressure Covering, to replace other forms of insulation in their engine, pump and boiler-room. In the six months beginning April 1, and ending September 30, 1913, with their old insulation, their coal consumption was 673.97 tons, costing at \$2.95 per ton, \$1,988.21. For the corresponding six months in 1914, after the new insulation had been installed, the coal used amounted to 537.785 tons, costing \$1,586.46. The saving directly due to the Nonpareil Insulation was, therefore, 136.185 tons of coal at \$2.95 per ton, or \$401.75."

You can well imagine that such information would not arouse your interest in their insulating system *if you were not already familiar with the advantages of insulation in general*. The engineer knows what they are talking about. All he is interested in is whether their system of insulation has any advantages for his use, hence their recognition of this point in putting such a strong testimonial before him.

To be right, however, the technical interest element in arousing interest must be used right. It is better to err on the side of underestimating how much your reader knows than to give him credit for more knowledge than he has. No one should use this form of appeal without having a thorough knowledge of the proposition or product advertised. It is easy to fall into the habit of confused, meaningless technical terms, and no one must be addressed as carefully as the man who "knows," for he will instantly detect both ignorance and deception.

There are many other ways of creating interest, but the two elements given cover the subject sufficiently until such a time as you are experienced enough to call upon your own ingenuity and create something unique or original.

But always bear in mind that you are trying to get your reader's interest and not your own. What may be intensely interesting to you may not appeal to him at all. To accomplish this you must, as has been emphasized before, talk to him about himself. Keep your hopes, desires and ambitions in the background. It is no news to him that you want him as a customer—everybody who has anything to sell, does. What he is interested in is why—from a purely selfish viewpoint—he should buy your goods—what he will get out of it if he does.

How to Create Desire

You have secured the attention of your reader, aroused his interest, and brought him up to the point where he is eager to know more about your proposition. But from this

point on, you must proceed with care, lest you undo the good work you have done.

Interest *sustained* ripens into desire. But you can keep up the reader's interest only by continuing to give him the kind of information that he will find interesting. You know how it is yourself. When you are really interested in a thing, you want to know all about it. Suppose you are a baseball "fan." I arouse your interest when I talk about well-known players, and when I show you that I know some intimate facts about them, you are glad to listen to what I have to say. It's much the same way with a letter. After the reader and the writer are on common ground and interest has been established, creating desire is simply a matter of leading the way to it.

Desire may be created in a number of ways, but these three have become pretty well established as the standard methods:

1. Through argument and proof.
2. Through persuasion.
3. Through inducement.

In many letters all three appear; in some only two are used; but every good letter contains at least one or some form of it.

In using argument and proof to create desire, bear in mind that your argument must always be logical and sound, and your proof conclusive. Here you are dealing with hard, cold facts, and they must be presented so that the reader will accept them as such without question.

Remember that the average man is quick to detect bombastic claims. One slip—one misstatement—and suspicion fastens on everything else you say. In fact, no matter how true a thing may be, if it seems, to the average person, too good to be true, you should modify it so that it will be accepted without question.

It is not necessary to claim everything for your product or proposition. No fair-minded man expects you to have something that can not be improved upon. Overlook a few adjectives in describing what you offer and you'll find that your reader will be inclined to give you credit for more than you have.

When an argument is presented it should tend toward some advantage to be gained by the reader. To illustrate:

"Diamond Squeegie Tread Tires have all of the good qualities of the best nonskid tires on the market with none of their bad features. The design of the Squeegie Tread makes them as good on a slippery street as any nonskid tire. Moreover, they ride like a smooth tread and wear like one—only longer."

Here every argument presented leads to an advantage that the reader will receive if he buys these tires. And a mileage guarantee is the proof the manufacturers offer to back up their claims.

But suppose that instead of this the writer had said:

"Our tires are the very best tires made. We have the largest factory in the world and use only the best quality of materials. Any tire we make will outwear any tire of another make at the same price."

Right away you would put the writer down as a first-water braggart. All his claims may be true, but they do not indicate that you will gain anything by believing them, and they are so put that it isn't human nature for you to believe them anyway. Yet we see letters filled with general claims and arguments like these every day. Some letter writers seem to think that the fellow who claims the most is the one who gets the business.

Keep always in mind that the reader never loses sight of, "What is there in this for me?" It is the one recurrent question that he applies like an acid test to every statement you make. So, you must never overlook what the prospect is to gain by purchasing—not how much profit you will make—but what he will get out of the deal for himself.

A varnish manufacturer writes :

“Try the enclosed panel for water spots. Take a little piece of cloth, saturate it with water and place it on the surface finished with Hilo Flat Finish. Do this early in the morning and keep it moist all day and the next. Try this same test on any other flat finish or wax finish. You will be surprised at the result.”

Then he goes on to state that his varnish is a waterproof varnish, but you do not need to be told this. The test he is willing to have you make has convinced you that it is. And if you are in the market for a varnish of this character, the answer is an order.

Putting the proof of a claim up to the reader for decision is a popular sales stunt. It has been found to be good business to get the prospect to participate in conducting a test that will prove a claim or ratify a line of argument. The above instance is only one of many similar propositions.

In using argument and proof this injunction is a good one to remember : be sincere, be honest and straightforward.

The second method employed to create desire is through persuasion. But persuasion must be tempered at all times with common sense and courtesy or it becomes offensively assumptive.

We are not given the right—or at least any right accepted by the other fellow—to offer him advice or to become unduly familiar in offering suggestions in connection with his affairs.

“Fail to grasp this opportunity and you will regret it a lifetime,” and “As your friend, let me advise you to take this important step for the welfare of your business future,” are examples of the kind of persuasion that you should never be guilty of using.

See how tactfully this insurance man persuades you that it would be a good thing for you to investigate life insurance :

“There is a certain joy in just being alive. But no man lives entirely for himself. There is a wife, a child, some

one that really makes life worth living. He is ever planning ahead—and in those plans is always included some person besides himself. If he lives, he may be able to carry out those plans. But if he is one of those who don't—what then?"

Often persuasion may take the form of an artful suggestion; as, "Never a child came into the world but was worthy as good a cart as could be afforded."

What father and mother would not subscribe to such a sentiment and feel kindly towards the one who voiced it?

Here is a suggestion that acts as a powerful persuader.

"Your skin—a skin the fingers love to touch—and only a few minutes work each evening will keep it that way."

What a responsive chord this strikes through its suggestions of the delights of photography!

"A click of the shutter and you have preserved for all time that cute pose of the youngsters you have always wanted—that informal group of jolly good friends—that bit of road you pleased along—or any of those people, places, or things that have so often brought the thought: 'If I only had a camera.'"

Persuasion is an all-powerful incentive to action, but you will appreciate that it is a method that must be handled with skill. Never assume an injured attitude in using it. The manufacturer who wrote: "Seven times have I written you offering you seven distinct opportunities to take advantage of this really remarkable offer, and seven times have you failed to give me the courtesy of a reply," thought he was using persuasion, but he did not realize that he was only persuading the recipient to throw his letters in the waste basket.

The third method of creating desire is through inducement, and inducement is the most important of all, for you may argue, prove and persuade to your heart's content, but if you don't induce your prospect to act, it will avail nothing.

You have been nearly sold hundreds of times on many things. But why didn't you buy? Simply because the necessary inducement was lacking. The one thing that would crystallize all that had gone before and leave you no loop-hole for escape was not there.

Inducements take many forms, but they must all appeal to one fundamental motive—gain. This may be financial, physical, mental, social, or any one of many other kinds of gain—but it is always gain—your gain—if it is successful.

What is probably the most commonly used form of inducement is something along this style:

“To prove to you the confidence we have in our product we are going to make you this proposition—we will ship you any McCray refrigerator you select, and if it is not found to be exactly as represented, we will not only refund the full purchase price, but we will stand freight charges both ways.”

A variation of this is the offer of a trial for a certain number of days, or a trial which takes the form of actual consumption of the product; as, “Smoke five and return the remainder if not satisfied,” or, “Order a case and try three bottles at our expense.”

The inducement offered, however, must always be open and aboveboard. It may be clever to trick your reader into “falling for” your inducement, but if that inducement leads a man into believing that he is going to get something more than you are going to give him, it is bad business and bad ethics. Make your offer plain; state exactly what you will do and there will be no misunderstanding to clear up. It isn't necessary to give valuable presents away to induce action. The public is reasonable; it appreciates that business is business; but it also appreciates that misrepresentation is fraud.

The man who received a letter announcing that he had been elected an honorary member of an important society—would he please sign and return the enclosed acceptance

<i>A logical point and conclusion that wins attention</i> <i>Argument that arouses interest</i> <i>Argument and proof—simplicity</i> <i>Argument and proof—strength</i> <i>Explanation and persuasion</i> <i>Inducement—read the booklet</i>	Dear Mr. Blank: The man on your pay roll who doesn't work is fired. The truck tire that doesn't increase profit is a grafter. The man and the tire are in the same class. Fire the tire and get one that will earn. A tire earns by reducing hauling expense. Are yours doing that? If they are not, the S-V will. If they are, the S-V will do it better. It has 20% more capacity for work. The S-V truck tire is simple. It's all tire; it all works. There is nothing grafting on its earning power. Intermediate bands, keps, staples, flanges, wedges, bolts, wires, crosspins--all are scrapped. They don't work. Business has no place for them. The S-V tire is forced on the wheel with no less than 25 tons pressure, so that when it's home it can't slip--can't creep. It strengthens your wheel as a hoop strengthens a barrel. It has no right, no left; there is just one way to apply it--like the ring on your finger. When it's on, you forget it until you suddenly discover that you are not changing tires as often--that your truck is running more hours per month--that it's riding easier over the rough spots. "Truck Tire Economy"--an interesting and worth-while story--mailed to you today, will tell you more about the worth of S-V simplicity. Yours very truly,
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This is a very convincing letter, filled with argument and proof from start to finish. It is one of a series sent out by a leading tire manufacturer to educate truck owners to the advantage of S-V truck tires.

card—was flattered and induced to quickly oblige. But when he discovered shortly after that this was simply a “clever” scheme to interest him in a set of books the society expected to publish, he was—and had a right to be disgusted.

The action end of an inducement is generally in the form of a coupon or postal card. These should be simple in form and contain the exact conditions or terms of the offer.

The Close—How to Get Action

A common fault of many salesmen is that they lead their prospect right up to the point of signing the order, and then “fall down.” They lack the knack of closing. And many sales letters have the same fault.

No matter how faithfully you comply with the rules of successful letter writing as given in preceding chapters, if you fail to induce your reader to act—to do the thing that all that has gone before was simply leading up to—your work will be an utter failure.

You can readily recall letters you have received that lacked the vital spark of action. They attracted your attention; aroused your interest; created a keen desire for the goods, and then, somehow, the writer seemed to weaken—he trailed off to a vague conclusion, expressed himself in generalities or suggested that you suit your convenience.

A sales letter to be well rounded out must have a strong climax. The writer must always keep the situation he has created well in hand. He must tell the reader what to do, why it is to his interest to do it, and then insist that it be done at once.

This is not accomplished by threats, force or blows. On the contrary, persuasion, inducement and desire for gain are the action-compelling elements employed. The prospect is shown the reason why it is to his interest to order NOW.

There are many inducements that may be offered to secure action. Here are a few of those most commonly employed :

1. Premium.
2. Discount.
3. Free sample.
4. Special price for a limited time.
5. Special price to introduce.
6. Guarantee of money refunded if not satisfied.
7. Limited quantity on hand.
8. Last chance—offer will not be repeated.
9. Goods reserved, subject to your decision.
10. Nothing down—easy payments.

The good climax has two parts. In the first part you summarize the strong points that have gone before. It is a miniature word-picture of all that the reader will gain and all that he will lose if he does not act. It should bring him up on his toes. It is the point where he exclaims—"I'm convinced—I'm sold—now what shall I do?"

The second part is your clincher. It is the part that answers that natural question—that tells him what to do. And it tells him simply, plainly, unmistakingly, so that he will have no reason for not doing it.

If you fail in the first part of your climax, you will not add that finishing touch, that "knock-out" blow that will give you the "count." If you fail in the second, your victory will be barren of fruits.

Take a lesson here from the salesman. When he has worked his prospect up to the point of action, does he ask him to write a letter, send in the order next week, or give his answer when convenient? He does not! What he does is to place an order blank before you, hand you a fountain pen and almost guide your hand while you sign it. He knows there is "many a slip" and he leaves nothing for granted. At the least show of hesitation, he again drives home what this action will mean to you—how you will profit.

A POOR SALES LETTER

<i>A poor start</i> <i>Nothing to interest here</i> <i>No reason why you should want their goods</i> <i>Mere generalities This close means nothing and suggests no possible action</i>	Dear Sir: We beg to call your attention to our goggles. If you drive an automobile, you will find these goggles indispensable. They are also useful for general outdoor wear. They are made with our patented nose piece, which allows perfect adjustment. We are sure that you will be immensely pleased with these after wearing them. We have hundreds of satisfied customers. We aim at all times to carry a large stock of these goggles, as well as a full line of optical goods, and respectfully solicit your patronage which we assure you we will endeavor to merit to the fullest extent. Yours respectfully,
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This letter is of a type frequently seen in wastebaskets. It has neither personality nor salesmanship in it. A salesman who talked along this line would never bring in an order. He would no more be listened to than this letter would be read.

Never start out any business letter by begging anything. No man likes a beggar. Moreover, a business man should not have to beg.

The second paragraph indicates that the writer does not even know whether or not the reader would have occasion to use motor goggles. This immediately brands the letter as a circular, for if it were a personal communication this point would be known.

The reader does not care what the writer is sure of. What he wants to know is what he can be sure of—why or how it will be of advantage or profit to him to own a pair of goggles. That they have hundreds of satisfied customers does not prove that he will become one if he purchases.

The last paragraph is filled with mere generalities that mean absolutely nothing; consequently the reader does nothing.

THE SAME LETTER REWRITTEN

<i>Secures attention</i> <i>Gets the reader's interest by showing an understanding of his needs</i> <i>Good argument for the goods</i> <i>Other uses suggested</i> <i>Persuasion</i> <i>The reader is told what to do</i> <i>Action is easy</i>	My dear Mr. Stafford: From your own experience you know what it means to your eyes to drive against the sun, particularly on these dazzling, hot days. And you know the discomfiture caused by the reflected glare from the asphalt. Amber-colored goggles will protect your eyes from this midsummer strain. They will save them from the often serious after-effects of wind and dust, too. They are not unsightly; they rest lightly on the nose and against the temples, and they can be adjusted perfectly to the contour of your head. Our goggles are designed expressly for the motorist. They are carried in stock in three shades of amber, or will be made up according to your glass prescription, the lenses being ground to order in our own shop. These glasses are not restricted to motor use, but are equally satisfactory for all outdoor wear where the eyes are subject to undue strain. You owe it to your eyes to give them this protection. Here, if any place, the old adage is indeed appropriate--"An ounce of prevention is worth a pound of cure." Will you stop in the store when you are down town? Or, better yet, 'phone us to deliver or make up a pair for you. Our number is Main 1243. Yours very truly,
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How much better is the rewritten version of the same letter.

The reader has pictured immediately before him a condition which he is entirely familiar with as a motorist. And note that the letter at once takes it for granted that he does drive a motor car.

Interest is then aroused by showing that the writer fully appreciates the situation of the car driver and what will be of help to him.

The manner in which the goggles are made up is then described. The reader sees that they will be manufactured individually for him.

And in the close he is given something definite to do. The action he should take is suggested in such a way that he can easily take it.

You can't stand over your prospect in a literal sense, but you can in a figurative sense, and you can supply the coax or urge—the order blank—too. Here is where your return card, order form or coupon comes in. These are the connecting links between the salesmanship you have displayed in your letter and the injunction to “sign and mail today.”

Compare this close with one that follows it:

“If you are interested in what we have said and in our proposition, we will be grateful if you will fill out the enclosed.”

Now see the punch in this:

“But the first order gets them—so don't delay a single day. The blank enclosed will tell us just how many to make up for you, and your check will insure prompt pre-paid delivery—scoring a ‘beat’ on your slow-moving competitor.”

Here the inducement is a limited supply. You must hurry to get what is offered. And the reference to your competitor is a clever spur to urge you on.

This installment proposition is brought to a strong close. It summarizes in the first part the biggest advantage offered in the preceding arguments, and introduces in the climax the suggestion of disappointment if you do not act at once:

“This does not call for the expenditure of a cent of your money, except for gas, which you will find is a very cheap fuel for cooking purposes. As there are only 100 of these stoves to be sent out in this way, it will be necessary for you to fill out the enclosed slip and mail at once, or you will be disappointed.”

Note how logically and forcefully an advertising agency closes a letter on a special advertising proposition. If you have been convinced by this letter that you should have this advertising how can you escape after this straight-from-the-shoulder statement? You can't, for it is human nature to want for yourself something that has been offered to the other fellow—to beat him to it.

“This offer is not made to you alone. We could not afford to do that. It is for you to decide if your order

shall reach us first to secure the exclusive use of this series, as we will be obliged to grant the first applicant from your territory. The price is so low; the advertising so good; the advantages so obvious, there is every reason why you should mail an order right now—this very hour."

This letter carried a postscript, again summarizing the advantages of immediate action and again urging that the order be sent at once.

Don't overlook the value of a good postscript, and don't overwork the postscript idea. Used occasionally, it has great strength. Adopted for all letters it will have the same effect as the salesman who says a "word too much."

When used with discretion a postscript may serve to mirror up again to the reader the principal points of the proposition and perhaps turn him back from laying the letter aside. It might be termed "added emphasis," but "added emphasis" is sometimes overemphasis.

An office appliance manufacturer has found that the simpler the task of replying is made the greater the returns. This close is typical of many of his letters:

"Don't bother writing your reply. Just O. K. the letter and return it in the enclosed stamped envelope."

This is a good point to remember. The more "red tape" you require your prospect to go through the more likely his buying mood will cool off.

The same idea has been worked out by this concern; but the enclosure of an addressed envelope would have strengthened it:

"Your business needs this book. You can secure it by simply writing 'yes' on the bottom of this letter and addressing it to the undersigned."

A guarantee, when rightly used, has a strong effect on the prospect who has been brought to the buying point. A tire company uses this inducement cleverly:

"If the S-V doesn't cost you less, mile for mile, than any other standard tire you run opposite it, we'll return in cash its full price.

"We put it in writing and sign it."

Questions, as a general rule, will weaken your close. Avoid asking them. This is a time for decision, for firmness, for taking for granted that the reader intends to act and will act. Questions play into his hands. You are put on the defensive. Keep cool; keep him in line. To illustrate:

"Won't you please write us a letter telling us whether you expect to take up stenography? Have you any questions to ask us? We want to hear from you."

See how completely the writer has lost his grasp of the situation. There is no inducement, no climax, no positiveness. The reader is quick to detect the uncertainty expressed and the whole effect of what has gone before is lost—the letter finds its way to the wastebasket.

Equally inefficient—even more so—are those timeworn and threadbare expressions we find in so many letters we receive. They have been handed down from a past generation, when the sales letter was an unknown quantity, and why business houses of today continue to use them when they would not think of using the quill pens that coined them is beyond comprehension:

"Thanking you for any favors you may grant and awaiting your commands." ●

"Assuring you of our appreciation of your interest and hoping that we may hear from you further."

These, and hundred of others equally devoid of either sales or horse sense, are climaxes you should never be guilty of.

Remember, as a closing injunction, that "procrastination is the thief of time" in a letter as in anything else, and that in a letter it is also the thief of the order. Never permit your prospect to postpone, defer, delay or put off until tomorrow. Today—that moment when he is at the conclusion of your sales letter—is the golden moment, and by having the right climax and the right clincher you will add him to your list of successful conquests.

ADJUSTMENT LETTERS

Mistakes are expensive; they cost money, and, in many cases, they result in the loss of customers whose business is profitable. Every effort should be made, in advance, to forestall complaints. Every employee, however high or low in position, should be imbued with the spirit of accurate, efficient, pleasing service to customers in any station and under all conditions. The organization, as a whole and individually, must create a spirit of fairness, honesty and courteous service, and then rigidly live up to that creed.

But no matter how thorough the training and supervision of those employees who come directly or indirectly in contact with customers, mistakes will occur. And when a complaint is made, you have at once the opportunity of cementing your relations closer than ever or of severing them for all time.

While no general principles can be given that will apply in all cases, a letter answering a complaint must, as a rule, perform the following functions: It must (1) impress the customer with your sincerity and your desire to satisfy; (2) explain in detail the cause of the trouble; (3) state what you have done, or what you intend to do, and what you desire the customer to do; (4) convince the customer that it is still to his interest to do business with you.

Letters handling complaints must take into consideration the conditions applying to each individual case. Good judgment must be used in shaping the course of your decision. When a decision is made, tell your customer of it in such a manner that he will appreciate your fairness.

Complaints must be handled on the assumption that the customer feels that he has grounds for his complaint. It is basically wrong to take the attitude that a complaint is merely a groundless endeavor to derive an unfair advantage of you. Remember that most people want to be fair. In making a complaint to you, they believe that they are in

ADJUSTMENT LETTER

<i>Courteous acknowledgment of complaint</i> <i>States facts in the case and shows probable cause of delay</i> <i>Tells what you have done and what you intend to do</i> <i>Expresses sincere regret at the delay</i>	Gentlemen: We thank you for your letter of April 10 in which you call our attention to the fact that you have not received the goods ordered by you on March 22. On referring to our records, we find that your order left our shipping department on March 25. According to the usual time required for shipments to reach your city, you should have received these goods by April 5 at the very latest. It sometimes happens, however, that shipments are misplaced or unduly delayed by the railroad company, and this has no doubt been the case with your order. We have today started a tracer after the goods. If they are not located within the next two or three days, we will send you a duplicate shipment. We deeply regret this delay, but we know you will understand it is one of those unfortunate occurrences that are beyond our control. Clearly the railroad company is to blame in this instance. We shall do everything in our power to see that such a delay does not occur again. Yours truly,
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the right and are, therefore, entirely fair in their attitude. You must respect this view, feeling sure that when all the facts of the case are presented, the customer's sense of fair play will grant your point if the complaint is an unreasonable one.

It is far better to appeal to the customer's fairness, and make him see the matter as you do, than to arbitrarily lay down an unexplained decision. If you must decline to grant a concession, show the customer your reasons for declining, and convince him of the fairness of your position.

ADJUSTMENT LETTER

<i>Courteous acknowledgment</i>	Dear Sir:
<i>Minimizes objections</i>	We regret to learn from your letter of June 24 that the suit we made for you does not please you in every way.
<i>Shows advantage of keeping the suit</i>	It is often difficult, you know, to tell from a pattern just how a suit will look when made up. You would have the same difficulty, however, if you ordered your suit of your local tailor, for you would have to select the suit from a pattern and then choose the style from a fashion plate. This is just what you did with us.
<i>Tactfully explains why the concession can not be made</i>	We are gratified to know that the suit fits you perfectly and that you are pleased with the workmanship. If you will wear the suit a few times, we believe you will like it. It is certainly a fine piece of goods--one that will give you good service and hold its shape well. And it cost you much less than you would have to pay your local tailor for the same suit.
<i>Asks for future business</i>	As stated in our catalogue, we cannot take back made-to-order suits, for the reason that they are made to individual measurements, and while this suit fits you perfectly, it is not likely that we could find another person that it would fit. When you take these facts into consideration, we believe you will see the fairness of our position.
	We sincerely trust that you will not hold us responsible for what was clearly beyond our control. When you order your next suit, give us another chance, and we will make a special effort to please you in every way.
	Yours very truly,

Furthermore, complaints can not always be decided entirely on their merits. Not always is the customer right and your establishment wrong, but it would be highly undiplomatic for you to reply in so many words to that effect. Policy frequently dictates that it is profitable to

accept the customer's claims without question, even though they may not be wholly warranted.

Any angry or caustic retorts are, of course, to be strictly avoided. Even if the complaint is couched in highly offensive and unjustifiable language, you must retain your dignity. A courteous reply will, in all probability, make the customer a trifle ashamed of himself for so quickly giving vent to his feelings, while a "hot" reply will only fan the flame of his temper.

In many instances the complaint is based on a misunderstanding. When such is the case, you must show that you have a clear and correct conception of the matter without reflecting upon the customer's intelligence or integrity. Perhaps the customer has but a slight knowledge of the manner in which your goods may be used, in which case, it is necessary for you to resell the goods, to explain and point out to the customer the reasons why it is to his or her advantage to retain and use them.

Complaints regarding purchases should be at once rectified. Complaints regarding service should be promptly investigated and traced down to the guilty person. In every case, the customer is to be promptly and graciously satisfied.

By all means avoid arguments. Do not allow yourself to be drawn into a long controversy, for a tardy concession has every appearance of a reluctant and forced one. If a concession is made, let it be made promptly, cheerfully and courteously. It will then impress the customer with your open-mindedness and your desire to allow no minor differences to stand between your amicable business relations. A concession begrudgingly made is little better than none.

A man purchased a cut-glass set at Wanamaker's New York store, and instructed that it be sent by express to another city, where he was going to attend a wedding. When the set was received, one of the pieces was broken.

The customer was particularly put out because he wanted the cut glass in time to present it before the wedding, which was to take place three days later. He wrote Wanamaker, registering a vigorous complaint.

This complaint might have been answered in this way:

Dear Sir:

We regret to learn that the cut glass purchased by you failed to reach its destination in good condition.

This purchase was in first-class condition when we delivered it to the transportation company, as our receipt from them shows. Naturally our responsibility ended when we delivered the package to the express company. What happened after they took it is their fault—not ours.

If you will take this matter up with the local express agent, you will no doubt be able to obtain equitable settlement.

Yours truly,

And the customer would have been most thoroughly disgusted with the store and its methods of doing business. As a matter of fact this letter came from Wanamaker's by return mail:

Dear Sir:

We are sending you today another piece to your cut-glass set.

It is a source of great regret to us that you should have been inconvenienced by carelessness on our part.

Please make whatever disposition you wish of the broken piece.

Yours very truly,

This piece of cut glass reached the customer on the same day as the letter, and he was able to present his wedding present in perfect condition.

Notice in this letter the instant and unqualified decision regarding the complaint, and observe also that the shipping department was speeded up to make the restitution in time for it to accomplish its purpose. No proof was demanded that the cut glass was broken. The customer's word was accepted as absolute proof.

This man, naturally feeling angry at the miscarriage of his plans, was so won over by this open-minded and broad-gauged handling of his complaint that he at once wrote a letter of thanks pledging that Wanamaker's would in the future receive every penny of his trade. Yet, an unskilled handling of the complaint—a day of delay—would have destroyed the good-will of the store in this man's mind.

A woman bought a pair of white silk gloves with black stitching on the back. The clerk assured her the black would not "run" when the gloves were washed. The customer washed them according to the directions furnished with the gloves. The black "ran" and spoiled the gloves. She returned the gloves with a courteous letter stating the facts and requesting that the purchase price be refunded. This is the letter she received:

Dear Madam:

We have received the silk gloves you mention in your letter of the second, and are at a loss to understand how the trouble could have happened.

All of our gloves are carefully selected when the stocks are purchased and especial attention is given to the fastness of the black thread used in stitching. This black is guaranteed not to "run" when the gloves are washed.

It must be that you did not carefully observe the instructions for washing them, as given on the little tag attached to the gloves. If you had used lukewarm water, as directed, this trouble would not have happened.

We are, therefore, returning your gloves to you, as we can not see wherein we are to blame for the trouble.

Yours truly,

This letter illustrates the wrong attitude in answering a letter of complaint; it not only lays the blame on the customer, but actually casts insinuations on her veracity, inasmuch as she mentioned explicitly that she had used lukewarm water.

She was content to allow the matter to drop, as the price of the gloves was a small amount. But she firmly resolved

never to go into that store again, and she had no hesitancy in telling her friends of her experience.

Her husband, upon hearing the details, took the matter in hand and wrote a most vigorous letter to the store, demanding a proper settlement and an apology for what he considered a slur in questioning his wife's veracity. He received this letter:

Dear Sir:

Your letter of the twelfth does not alter the aspect of the situation in regard to the liability for the damage done to your wife's gloves.

As we previously stated, if the gloves were washed in accordance with the instructions given, the color will not run.

However, as you seem so intent to consider this a matter of considerable importance and rather than incur the expense of extended correspondence, we are enclosing our check for the amount of the gloves.

Yours truly,

This woman never tired of relating that Blank's was a disagreeable firm to trade with and that the only way she received satisfaction was by having her husband use force.

Such a concession did little good. It was not willingly and gladly given. It was extracted by force.

How different would have been the situation if the store had written a letter similar to this:

Dear Madam:

Enclosed is a duebill for two dollars, which you may exchange for cash if you desire, or use just the same as money when you make future purchases in the Blank Store.

We can not understand what could have caused your gloves to "run" as they did. We watch our stocks carefully, but as you exercised every care in washing them, it must be that a defective pair slipped past our inspectors.

We are very sorry that you should have been annoyed in this way and assure you that we strive to make every transaction a wholly satisfactory one.

Would you like to have us send you another pair of gloves—that surely won't "run"—in exchange for the duebill? Or is there anything else we could send instead?

Yours very truly,

Such a letter would have amounted to the same concession as made in the other way, but at what a difference in tact and retained friendship.

Exercise 13

J. M. Wilbur, Huntington, W. Va., ordered by express one dozen Multigraph ribbons from the Neidich Process Company, Burlington, N. J. After waiting ten days for the goods, Mr. Wilbur writes that he has not received the ribbons. He states that he has been compelled to hold up some work for one of his best customers because of the delay. Write the complaint letter for Mr. Wilbur to the Neidich Process Company.

Write the reply from the Neidich Process Company. Explain that on examining the records they find there was a delay of six days in getting the order out, due to the fact that they were so far behind with orders. State that the goods were shipped yesterday.

Several days ago you shipped an order of goods by express to Finch & Brown, Wheeling, W. Virginia. They write that the goods have not been received. Write the American Express Company of your city, asking them to put a tracer after the shipment. Give the necessary information.

Write to Finch & Brown. Explain that the goods were delivered to the express company on (give exact date); that the delay is evidently due to the way the shipment was handled by the express company. State that you have written the express company, asking them to put a tracer after the shipment. Add that unless the express company reports delivery within two or three days, you will duplicate the shipment.

"The man who can *write a letter* that does what another man must make a personal call to do, is the greatest, most independent power in the modern business world."

THE COLLECTION LETTER

The collection letter is one of the most difficult of all letters to write, for the reason that it must induce a person to do that which he is inclined to put off until a more convenient time, or until the demands on his pocketbook are less pressing, and for the reason that it must, at the same time, retain the good will of the customer.

The first essential of a good collection system requires that statements be sent out *exactly* on time. On the last of each month a statement should be rendered so as to reach the customer on the first or second of the month. If there is a delay in sending out statements, the customer naturally feels that it is not important that he settle promptly.

In treating collection letters, it is well to observe a slight mark of distinction between the two classes of collections: (1) accounts with business concerns; (2) accounts with private individuals, such as retailers' accounts and installment accounts.

In the first classification, we deal with business men on a business subject with which they are thoroughly familiar from daily contact. In the other class, we are dealing with individuals not with a highly developed business sense on the average and not constantly in contact with business matters. The method of appeal in handling the two classes of readers, of course, varies somewhat.

To be effective the collection letter, like the sales letter, must have personality. A touch of the "human interest" element in a collection letter will get next to a man where mere conventional forms would do little more than irritate and antagonize.

Sometimes a single letter with a strong "human interest" element will catch the favorable attention of debtors and effect a settlement promptly, but often a series of three, four, or even five letters, each a little more insistent than the previous one, is required.

The First Letter.—The first letter should be merely a courteous reminder that the account is overdue. It is well to assume that failure to settle the account promptly is due to an oversight. Do not intimate that you have any doubt of the customer's intention or ability to pay.

.It is often a good plan to inject a special sales paragraph in the first letter, telling in a friendly way about goods in which the customer might be interested. The object of such a paragraph is not so much to make sales as to appeal for payment by means of a friendly attitude, though letters so constructed often accomplish both objects.

Here is an example of a courteous, businesslike reminder to which no customer could take offense:

Dear Sir:

Is this your understanding?

Our records show that the terms on which you purchased (quantity and style of product) were \$125.15, less 2% payable in ten days, or net in thirty days from the date of invoice; but no payment has yet been received.

Apparently the account has escaped the attention of your Bookkeeping Department, or possibly we are in some way at fault. In order to have your account promptly adjusted so that it will not appear overdue, please use the enclosed envelope for the payment, or for some explanation on which we may base a satisfactory adjustment.

May we hear from you before the 25th, the day on which we again take up overdue accounts?

Very truly,

Notice how this letter presents the matter fully, firmly, and yet tactfully to the past due debtor. The opening paragraph—but one sentence—makes a frank and friendly appeal for a “get-together” spirit. The letter in no way censures the reader for his tardiness. It merely calls his attention to the fact that the account has not been paid and should be immediately adjusted. This letter is particularly noteworthy, because it gets entirely away from the hackneyed terms “remittance,” “check to balance,” etc.

Here is another letter sent out by one of the largest manufacturing concerns in the country to its dealers. This, too, shows a clear understanding of the customer's position:

Dear Sir:

Just as a strictly business proposition, the \$63.85 you owe us should have been paid sometime ago.

However, circumstances don't permit a man to live up to his agreements in every instance. We understand how poor collections, slow business, and the like sometimes prevent a man from paying when he expects to.

But in order that we may know positively that you have good reasons for not paying, we ask that you write us what the cause has been. Then we won't form the wrong opinion of you.

The number of days this account is past due makes it imperative that it be paid by the 20th of this month. Please arrange to send us your check for \$63.85 on or before that date.

Yours very truly,

Picture the feelings of a small country dealer, hard pressed himself by poor collections and perhaps finding business coming none too plentifully, when he receives a courteous letter like this one that so completely realizes his difficulties. The dealer may rightfully feel that the manufacturer is desirous of extending every possible consideration to him, if he honestly requires an extension. And observe how the letter forestalls objections, and deftly asks for a satisfactory explanation or the money. This is an instance where the letter is successful because the collection man really knows the man that he is writing to and can sympathize with him.

The following is a rather brief, but very effective letter:

Gentlemen:

Your cashier has probably overlooked or mislaid our recent statement showing \$40.32 for invoice of September 15.

Aside from the fact that the bill is due and therefore ought to be paid, we would like the money, and shall appreciate the prompt action we are confident you will take.

By the way, we have on hand about 250 reams of bond paper that we bought before the recent advance in price. We are offering this to our customers at 9c. Examine carefully the sample, and you will be convinced that this is a bargain at the price. Why not include an order for some of this paper along with your reply?

Very truly yours,

And here is another short, but pointed first letter:

Gentlemen:

This will remind you of the statement of your account sent you on October 15, amounting to \$87.29.

The balance is now somewhat overdue, and we ask that you let us have your check in settlement by early mail.

Yours truly,

The Second Letter.—If the first letter, framed along lines similar to these specimens, fails to bring a remittance or a reply within a reasonable time, a second letter, slightly firmer in tone, should be sent.

But even now it is not safe to conclude that the customer has any desire to evade payment. It may be that circumstances prevent him from paying the amount due, although he plans to make payment just as soon as possible, and that pride or a natural reticence keeps him from making an explanation.

In such a case it is very easy to antagonize a worthwhile customer by overinsistence. It is not yet time for harsh measures. Give the customer credit for intending to pay his bills until his action convinces you conclusively that he does not intend to pay them.

Here is a good specimen of a second letter:

Gentlemen:

The check you intended to send us in payment of your account has not yet arrived—no doubt forgotten.

Don't bother to write a letter; just pin your check to this letter and mail back to us.

Thank you!

Very truly yours,

This letter has been remarkably successful, due probably to its brevity and pointedness, which are gained without sacrificing pleasantness.

A concern dealing largely with merchants in small towns uses this letter to advantage as a second mailing:

Dear Sir:

Perhaps you have overlooked the fact that you are owing us \$119.20, which is now twenty-four days past due. For that reason we are taking this opportunity of reminding you of it.

Your honesty is not doubted in the least, Mr. Fuller, but as a business man, you realize that we can not allow an account to stand open as long as this one has without sufficient reason being given for it. This you do not seem to have been inclined to give us, and we naturally conclude that it is just a matter of taking care of the account whenever you can find time.

You are doing yourself a great injustice in not taking care of your account. Uncertain credit standing is a great detriment to a business man, for it means that those from whom he makes his purchases will have a lack of confidence in his ability to meet his obligations. And, too, if they are not disposed to be as lenient as we have been with you and should get a judgment in court, the merchant's reputation in the community is lowered and he also has court costs to pay, making his expenses greater.

Won't you consider these things for your own good and let us have your check for \$119.20 by return mail, or at least tell us why you have not paid your account?

Yours truly,

This letter is designed particularly to bring the procrastinating debtors to time. Many merchants, particularly in the smaller towns, merely postpone remittances because of lack of office system. Once the fallacy of such a delay is brought to their attention, they are quick to send in their money. Notice the clever manner in which the danger of neglect is visualized to the reader without the use of any direct threats or forebodings.

The following is another letter that serves as an admirable second appeal to the procrastinating debtor:

Gentlemen:

You have always been so prompt in making your settlements with us heretofore that we are wondering what is causing you to hold up settlement of our April 24 invoice amounting to \$215.25.

Perhaps the reason is something which is our fault, and which we could very easily adjust if you would let us know. If it is, won't you write us today concerning it?

If, however, the charges are correct as they stand, will you kindly send us your check for the amount by return mail?

Very truly,

Let us here glance back over these successful money-getting letters and determine what common factors contributed to their effectiveness.

Up to this point, the writer has assumed that the debtor has every intention of meeting his obligations, and rightly, for the customer has not yet indicated by his actions that he is to be classified as a "dead beat."

In each case a direct request for the money is made. The customer voluntarily incurred an obligation. When buying the goods, he knew that they must be paid for. Therefore, the writer of collection letters has every right to *expect* payment as soon as the account becomes due. He is entirely within his province in making a courteous, firm *request* for payment.

But there is no reason why one should "suggest," "beg the favor of," or "respectfully direct attention to" a remittance. Such weakness indicates a doubt about the returns. They do not create the affirmative impression that payment is *expected* as a matter of course. This is the angle from which the collection letter must be written—prompt payment is *expected*—not asked for as a personal favor or for any other irrelevant reason. The transaction is a matter

of business throughout. Payment should be *expected* on a business basis.

The function of the collection letter is to tell the reader that you *expect* him to *pay* a certain amount of money within a certain specified time. And there is no reason why you should not speak plainly. The appeal should be directed straight at the reader's honesty. There must be nothing to incite antagonism, but sufficient courtesy and positiveness that the recipient is forced to admit to himself that your attitude is entirely fair.

The Third Letter.—If the first and the second letter, appealing to the customer's honesty, do not bring a remittance or a reply, a third letter should follow within a few days. While it should still assume that the debtor really means to pay, it should insist firmly upon an immediate settlement, or at least a reply explaining why settlement has not been made and naming a definite time when payment may be expected.

Changing from the appeal to the debtor's sense of honesty and fair play, the third letter should be directed at his sense of pride, curiosity or fear. The tone of the letters naturally grows more insistent as the series progresses.

Here is a specimen letter, used as the third of a series, with an appeal to the debtor's pride as the controlling factor:

Gentlemen:

The position of your company is one of responsibility, and it is because of this fact that we so willingly extended credit.

Now, that your account, totaling \$215.25, has drifted along for several weeks, we fear that your rightly deserved standing in credit matters is liable to lower somewhat in the eyes of those with whom you have business connections.

We are sure that you want your credit standing to rank just as high and to be just as favorable as possible. You know, from your own experience, the value of credit.

Do not let \$215.25 endanger your credit reputation.

Send us a check for that amount without delay, and thus preserve your enviable credit standing.

Yours very truly,

This letter pictures the debtor's credit standing, stimulates his pride in the favorable reputation of his concern, and then emphasizes the fallacy of endangering that valuable position by neglecting to pay the account in question.

The following is a good specimen directed at the debtor's sense of shame:

Dear Sir:

What would you think of a wide-awake merchant who unfairly used another's money to do business with?

And what would you think of that same merchant, when he neglected to even explain his reason for withholding that money?

Be honest and candid in forming your opinion—for that merchant is yourself.

For three months you have been using \$145.20 of our money. We were glad to allow you the use of it for thirty days, to help you make a success of Blank products.

But you have used the money much longer than you promised to according to our understanding when you placed the order.

You should not violate your contract and postpone further settlement of your account.

We look forward to receiving your check for the full amount next week.

Very truly yours,

The Fourth Letter.—If no reply is received to the third letter within a reasonable time, it is probable that the debtor intends to avoid payment. The fourth letter should bring the matter to a definite conclusion. As a rule, it should set a definite date for a reply and should state specifically what action will be taken in case no reply is received by that date.

It is here that letters can be used to work upon the debtor's curiosity and fear. Of these two angles of appeal, curiosity is many times the more resultful, for it is the

unknown danger a man fears most. If you can stimulate his curiosity regarding a pending action against him, the debtor may be more affected than by the mere statement of a definite action that is to be taken.

Notice the effect of the following letter:

Gentlemen:

If this letter does not bring an answer, we must pass your account of \$145.20, now more than three months overdue, to our energetic and inventive Treasurer.

We can not understand why you have allowed your account to drag along without attention. Manifestly, there is no reason why you should not pay this account, or we would have heard from you to that effect.

You voluntarily incurred this obligation when you bought the goods. You were fully aware of the terms applying to the purchase. Yet you have not heeded our courteous requests for a remittance.

We expect you to pay this bill. We don't want to be forced to give your name to our Treasurer, for it is extremely probable that he will instantly take steps that will cause you considerable surprise and amazement.

Yours truly,

Such a letter, giving a straightforward recital of the facts of the case, puts the responsibility for future developments entirely on the debtor's shoulders. And the mention of steps that will cause great "surprise and amazement" will cause the reader to wonder whether it is quite the best thing to further procrastinate in remitting.

When we take up the element of injecting fear into collection letters, the account must necessarily have progressed to the point where collection through the courts is a near possibility. The purpose of such a letter, however—and this is an important consideration—is to bring the money in, not merely to pave the way for the suit.

And remember that the attorney should not be resorted to, nor even suggested in the letters, until every other possibility has been exhausted.

Such a letter should be terse and conclusive. There

should be an air of finality about the letter so that the reader may realize the earnestness and seriousness of his position.

The following is a good specimen of a collection letter that appeals to the customer's sense of fear:

Gentlemen:

You have compelled us to take the unpleasant step of informing our attorneys of your neglect to settle your account of April 15, amounting to \$145.20.

We dislike to take this forcible step, but your failure to attend to your indebtedness gives us no alternative.

Of course, you appreciate the time you will lose in court, the harmful publicity, the lowering of your credit, and the inevitable payment of the account, together with court costs, that such a suit will cause you.

Follow our friendly and sincere advice to settle your account before our attorneys are called in. It is distinctly to your advantage to avoid any such unbusiness-like affair.

We shall expect your check for the full amount of your account by the 15th of this month. You owe it to yourself to see that it reaches us in ample time.

Yours very truly,

A letter such as this presents the case to the debtor fully and definitely, yet in such a manner that a direct remittance can be sent without any humiliation on the part of the customer.

The function of such a letter as this should be to offer the reader every possible opening for a direct settlement. Remember that the purpose of this letter is not merely to serve notice that the account is to be placed with your attorneys; it is a final endeavor to *collect the account*.

Failure on the part of the debtor to make remittance on the specified date should be met with prompt action by the attorneys. This step being taken, the debtor must, of course, deal in the future with your legal representatives.

All the principles mentioned, while applying specifically to the manufacturer or other concern catering to a wide

trade area, are equally applicable to the local field. There are, however, one or two angles of collection work peculiar to the retailer exclusively.

Here, an individual is dealt with. Then, too, as in the case of a charge customer of a department store, the collection is a matter of monthly occurrence.

When credit arrangements are made and the account opened, the terms should be explicitly stated. One retail establishment that has had marked success with its collections sends to each new charge customer an engraved card with this wording:

The Blank Department Store has opened an account with (name of customer).

Itemized bills will be rendered the last of each month, and payment is due the 10th of the month following date of purchase. Deviations from this rule should be by previous arrangements.

Again, the basic idea that payments are *expected* within a certain specified period makes the task of the collection man the easier.

Statements are rendered promptly at the close of the month's business so that they reach the customer on the first or the second day of the month. If the granting of credit privileges has been cautious, the majority of accounts will be paid within thirty days at the most.

A month later a duplicate statement is mailed accompanied by a card reading like this:

The Blank Department Store calls attention to its monthly system of receiving payment for all purchases made the preceding month. The privilege of settling accounts by monthly remittances is extended for the convenience of its customers. Deviations from this rule are only by previous arrangement.

The store that keeps close watch on its collections and follows promptly all delays soon builds a reputation for

expecting timely payments, which aids materially in making collections.

Installment accounts, whether handled by a retailer or by a mail-order house, present peculiarities all their own. Here, instant and drastic action must be taken as soon as payment becomes overdue. The reason a customer makes a purchase on the installment plan is to avail himself of the "easy payments." These payments are, as a rule, of an amount the customer can comfortably pay at the specified intervals. Inasmuch as a customer who buys on such terms does so because he can not pay more than one installment at a time, it is very essential that the first letter be made impressive enough to inspire prompt action.

More than half of the fight is won, if in the early stages of the transaction every installment is collected. There is no accumulated overdue amount, and the customer understands that each payment is expected when due.

The following letter is sent to installment buyers, following the mailing of regular notices of payments due:

Dear Sir:

We have not received any response to our recent notices for the payment that has matured on your contract, and are wondering what the trouble may be. Of course, you would not delay your payments without a very good reason, but in the absence of any explanation we are naturally puzzled. A frank explanation of your position will doubtless avoid a misunderstanding.

When we accepted your contract, we assumed that its terms were entirely satisfactory to you and that you entered into the agreement with the expectation of meeting each payment promptly at maturity. You will surely agree that this is a reasonable assumption and that it is equally reasonable for us to expect an explanation when anything occurs to prevent your paying on this basis. It is only fair to yourself to inform us and leave no room for any question concerning your good faith. We are not hasty to draw conclusions, but we are human; and you should not leave too much to our imagination.

It is not our desire to annoy you about these payments or to write insisting letters to get you to fulfill your agreement; this should not be necessary. It would be much easier for you to pay one installment at a time than to allow several to accumulate; and if you pay according to agreement, we can handle the account in our regular routine. It is, therefore, to our mutual advantage to have these payments made regularly and promptly.

Kindly write us by return mail or send a check for \$10 to cover the overdue installment.

Very truly yours,

A letter such as this, while lengthy and quite stern in tone, can be used to splendid advantage in handling installment collections. In such cases, strenuous efforts must be taken at once, for collection difficulties multiply when overdue payments pile up.

But in every instance, individual conditions must, to a great extent, control the substance and tone of the collection letter. There can be no hard and fast, arbitrary rules that can be followed under any and all circumstances.

As in all other lines of endeavor, success in collections depends upon the skill with which known principles and standard modes of procedure are adapted to the particular case up for attention.

Exercise 14

Smith & Wood, Omaha, Nebraska, owe you \$128.35. Write them calling attention to the fact that the account is now twenty days past due. In a special sales paragraph call attention to the fact that because you are moving into new quarters, you are offering a special discount of 20% on all office desks and 10% on all chairs listed in your catalogue. These are especially attractive values for the reason that furniture is constantly advancing in price.

You have received no reply from Smith & Wood to the letter you wrote them two weeks ago, asking for a remittance. Write them a second letter.

Write Smith & Wood a third letter calling their attention to the fact that you have received no acknowledgment of your two previous letters. You can not understand this, as the character of their refer-

ences were such as to lead you to believe that they would meet their obligations promptly. Tell them that if you do not receive a remittance by (give date), you will draw on them through the First National Bank of their city.

Not having received a reply to your third letter to Smith & Wood, you drew a draft on them, which was returned unpaid. Write them mentioning that the draft was returned and informing them that if you do not receive a remittance by (give date), you will turn the account over to your attorneys with instructions to take steps immediately to enforce collection. Explain why it is to their advantage to remit direct and thus avoid a suit.

Howard & Sons, Altoona, Pa., owe you \$165.25 on account. They send a check for \$75, and ask you to extend the balance thirty days. Write them acknowledging receipt of the check and granting the extension.

Mr. W. H. Jennings, Sumner, Iowa, who owes the National Grocery Company, Waterloo, Iowa, \$180 on account, asks them to accept his 60-day note with interest at six percent for one-half the amount and to extend the time of payment of the other half thirty days. He states that crops are poor, and consequently trade has fallen off and collections are slow. Write the letter from Mr. Jennings to the National Grocery Co.

Write a reply from the National Grocery Co. to Mr. Jennings, explaining that they do not usually extend the term of payment, but in this instance they are willing to do it.

Miscellaneous Exercise

B. J. Andrews, who is opening a retail hardware and implement store at Dublin, Va., orders from the Barker-Jennings Hardware Co., Lynchburg, Virginia, the following: 2 doz. baker P. knives; 1 doz. barlow knives; 4 doz. baker razors; 3 doz. clipper mowing blades. He gives as reference O. M. Jordan, Manager of the Pulaski Hardware Co., by whom he was employed for a number of years. Write the order from B. J. Andrews to the Barker-Jennings Hardware Company.

Write the letter from the Barker-Jennings Hardware Company to O. M. Jordan, requesting him to give you an opinion as to the integrity, business ability and financial standing of Mr. Andrews.

Write the reply from Mr. Jordan to the Barker-Jennings Hardware Co. Mr. Andrews was employed for six years by Mr. Jordan. Give a favorable report of Mr. Andrews.

Write the letter from the Barker-Jennings Hardware Company to B. J. Andrews, acknowledging receipt of the order. State that they are glad to open an account, as Mr. Jordan has spoken very favorably of him. Tell him the goods have been shipped by express as ordered.

WANTED.—Young man with thorough knowledge of bookkeeping. State age, experience and salary expected. Must be accurate and rapid.

Answer the above advertisement. **Training:** High school graduate and graduate of the (give name of school you are attending). **Experience:** Two years with (give name of some firm you know). **Reference:** J. M. Brown, of the firm mentioned, and name of the instructor in the Bookkeeping Department of the school you are attending.

Write a letter to J. B. Williams & Son, Lima, Ohio, calling attention to the fact that their account of \$114.16 is past due. This is the first letter. The company has heretofore been prompt in remitting.

Harrington, Willis & Co., Kansas City, Mo., owe you a bill amounting to \$96.48. You have repeatedly sent them statements and requests for payment, to which they have paid no attention. Prepare a final letter requesting payment. Make it plain that you will have to resort to the courts unless a remittance is received before the 25th of the month.

A customer orders from Baird-North Co., Providence, R. I., 1915 catalogue; 1 waterman fountain pen, No. 22884; 1 pair gold cuff links, No. 8825; 2 scarf pins, No. 9710; 3 ivory fans, No. 24382. He requests that the cuff links be engraved with the initials "L. B." Write the order.

Write a letter from Baird-North Co., addressed to J. B. Wilson, Flint, Mich., acknowledging receipt of the order. Tell how and when the goods will be shipped. Explain that there will be a delay of a day or two, as the Engraving Department is behind with work.

The goods ordered from the Baird-North Co. were intended for Christmas presents, but as they were delivered on December 26, they could not be used for this purpose, and the customer returned them. Write the letter from the customer informing Baird-North Co. that he is returning the goods.

Write the reply from Baird-North Co. Explain that it is satisfactory to return the goods, with the exception of the cuff links, which were engraved, and are not subject to return or exchange, as stated on page 2 of the catalogue. Remember that the customer is to be satisfied as to the fairness of your position.

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